

---

# Table of Contents

<b>Division of Insurance</b>		<b>2</b>
<i>Mission</i>	2	
<i>Primary Activities</i>	2	
<i>Organization Chart</i>	4	
<i>Human Resources</i>	4	
<i>Budget, Revenue &amp; Assessments</i>	5	
<b>Administration</b>		<b>8</b>
<b>Disaster Recovery Centers</b>		<b>11</b>
<b>Financial Surveillance &amp; Company Licensing</b>		<b>12</b>
<b>Financial Examination</b>		<b>13</b>
<b>Market Conduct</b>		<b>17</b>
<b>Producer Licensing</b>		<b>20</b>
<b>State Rating Bureau</b>		<b>22</b>
<i>Bureau of Managed Care</i>	22	
<i>Policy Forms Review</i>	23	
<i>Private Passenger Automobile</i>	24	
<i>Workers' Compensation</i>	25	
<i>Homeowners</i>	25	
<b>Consumer Service</b>		<b>26</b>
<b>Board of Appeal on Motor Vehicle Liability Policies &amp; Bonds</b>		<b>30</b>
<b>Legal Division</b>		<b>31</b>
<i>Office of the General Counsel</i>	31	
<i>Hearings &amp; Appeals</i>	32	
<i>Special Investigations &amp; Enforcement</i>	33	
<b>Information Technology</b>		<b>35</b>
<b>National Association of Insurance Commissioners Activity</b>		<b>38</b>
<i>Market Conduct &amp; Consumer Affairs</i>	38	
<i>Financial Conditions</i>	39	
<i>Financial Regulation Standards and Accreditation</i>	41	
<b>Acts, Regulations &amp; Bulletins</b>		<b>42</b>
<b>Appendices</b>		<b>48</b>

---

---

# The Division of Insurance

The Division of Insurance (DOI) administers the laws of the Commonwealth as they pertain to the protection of the insurance consumer through the regulation of the insurance industry. The Division monitors financial solvency, licenses insurance companies and producers, reviews and approves rates and forms, and coordinates the takeover and liquidation of insolvent insurance companies and the rehabilitation of financially troubled companies. We also investigate and enforce state laws and regulations pertaining to insurance and respond to consumer inquiries and complaints. The Division provides the public with information regarding various types of insurance through its website and assorted publications.

## Mission

The primary mission of the Division of Insurance is to monitor the solvency of its licensees in order to promote a healthy, responsive and willing marketplace for consumers who purchase insurance products. Protection of consumer interests is of prime importance. The Division safeguards these interests by providing accurate and unbiased information so consumers may make informed decisions and by intervening on behalf of consumers who believe they have been victimized by unfair business practices.

## Primary Activities

The Division of Insurance protects consumer and promotes a fiscally sound insurance marketplace through the performance of six primary activities. Taken together, these activities represent the core of effective insurance regulation.

- **License Insurance Companies**
- **Examine the Financial Condition of Insurance Companies**
- **Examine the Market Conduct of Insurance Companies**
- **Regulate Insurance Policy Forms, Rates, and Programs**
- **License Insurance Producers and Others**
- **Handle Insurance Complaints**

### License Insurance Companies

The process of licensing insurance carriers promotes a marketplace of solvent, fiscally sound companies through the review and analysis of filings and financial statements.

---

### **Examine the Financial Condition of Insurance Companies**

The Division monitors the financial condition of insurance carriers through quarterly financial analyses. This process provides an early warning of possible financial problems, so that appropriate regulatory action can be taken before the extreme situation of an insolvency. The monitoring process also includes periodic on-site financial examinations of all domestic carriers to value assets, determine liabilities and verify compliance with applicable statutes and regulations.

### **Examine the Market Conduct of Insurance Companies**

Beyond the financial health of an insurer, the Division also examines how the company interacts with policyholders and potential customers. The process of examining business practices such as policy underwriting and rating practices; cancellations and non-renewals; claim settlements; original insurance applications; and, advertising materials looks beyond the financial condition of a company. The goal of these examinations is for Massachusetts consumers to be treated with fairness and according to the terms of the insurance contract.

### **Regulate Insurance Policy Forms, Rates, and Programs**

By reviewing and approving insurance policy forms, rules, rates, and associated program procedures and operations, the Division verifies that insurance products sold to Massachusetts consumers by licensed insurance companies comply with the laws and regulations of the Commonwealth.

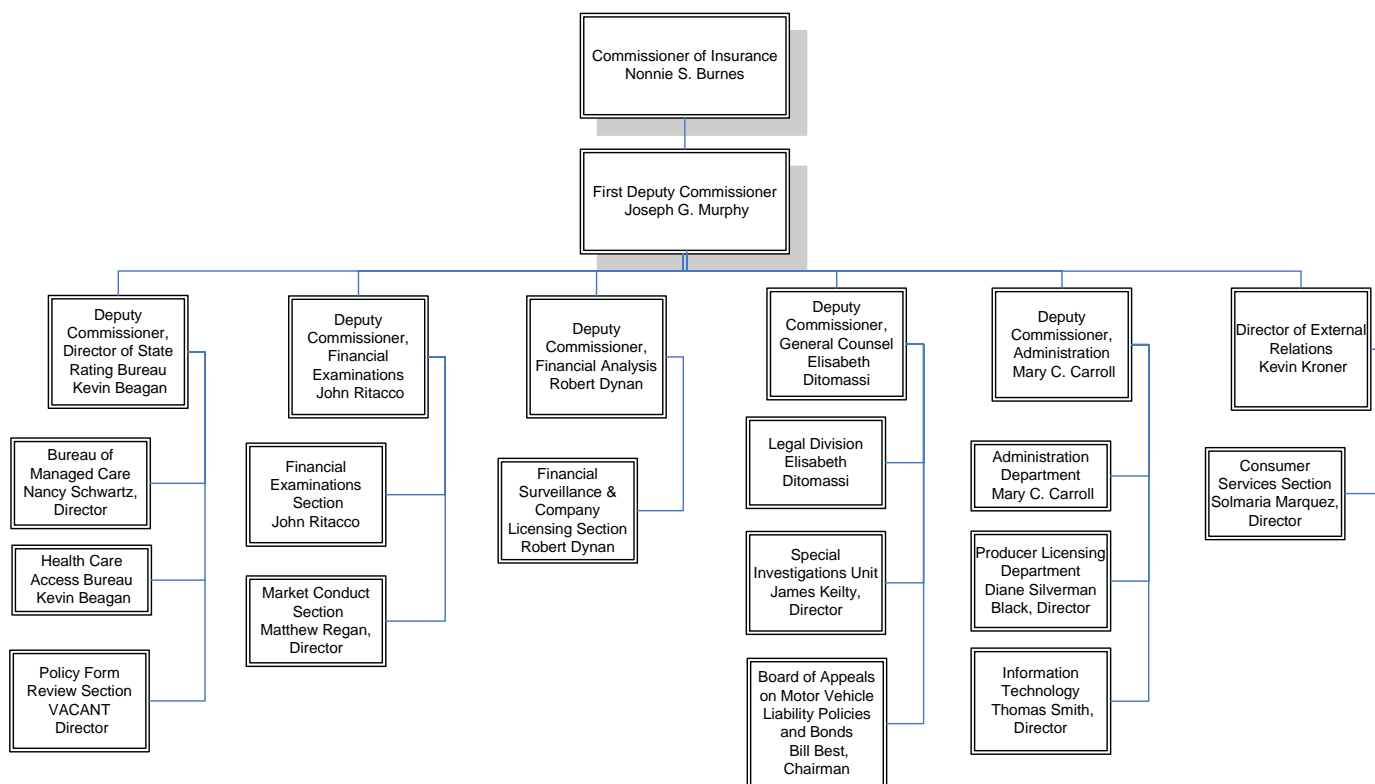
### **License Insurance Producers and Others**

The process of licensing insurance producers and other key participants in the insurance industry allows the Division to promote a marketplace where individuals and firms conducting the business of insurance are qualified and that they conduct business within the requirements of the laws and regulations of the Commonwealth.

### **Handle Insurance Complaints**

The Division provides the general public with a non-judicial alternative to pursuing complaints against insurance companies and producers. Every consumer submitting a complaint receives a reply and/or a resolution that is consistent with Massachusetts law.

## Organizational Chart



## Human Resources

As of December 31, 2006, the Division employed 135 full time equivalent employees. The average age of all Division employees is 47 years old, and the average length of service is 11 years.

---

## Budget, Revenue & Assessments

### Budget

The Division receives an annual appropriation to account 7006-0020 from the Massachusetts General Court. In addition, the Division has three statutorily created trust accounts: State Rating Bureau Workers Compensation Trust Account (9222-7650); State Rating Bureau Medical Malpractice Trust Account (9222-7900); and, the DOI Medical Malpractice Trust Account (9222-7500). These are funded via direct assessment on the insurance industry.

In addition to these accounts, the Division maintains several expendable trust accounts. These trust accounts are established for a specific purpose as described in the Trust Agreement and are usually for purposes such as the receipt of class action settlement funds. In Fiscal Year 2005 the following expendable trusts existed for the Division's use: UNUM Provident Trust Account (7006-0039); AAA Life Settlement Trust (7006-0038); DOI Ancillary Receivership Trust Account (7006-0037); Prudential Insurance Settlement Trust Account (7006-0031); and, the John Hancock Insurance Settlement Trust Account (7006-0032).

The Administration Department works closely with the Budget Department of the Administrative Services Unit of the Office of Consumer Affairs on the Division's budget, the Governor's budget recommendation for the Division, the allocation of funds into lower subsidiaries, and the management of Division spending throughout the year.

Fiscal Year 2006 Budget for the Division of Insurance:

Account Name	Account #	Appropriation
Main Appropriation	7006-0020	\$10,026,621
Medical Malpractice Fund	9222-7500	\$521,402
Workers Compensation Fund	9222-7650	\$890,208
SRB Medical Malpractice Fund	9222-7900	\$415,314
<b>TOTAL:</b>		<b>\$11,853,545</b>

---

---

**Revenue & Assessments**

The Division of Insurance collects revenue from individuals and companies as part of our statutory responsibilities. In addition, the Division also bills assessments to the industry and collects these funds for the General Fund.

Fiscal Year 2006 Revenue for the Division of Insurance:

<b>Revenue</b>	<b>Amount</b>
<b>Collected from Companies</b>	
Appointments	\$28,610,852
Company Licenses	\$4,750
Domestic Company Examinations	\$832,533
Fines & Penalties	\$395,461
Filing Fees (Rates & Forms)	\$508,933
Annual Statements	\$469,077
Life Insurance Valuations	\$624,651
Miscellaneous (HMO & PPA Application Fees, Charters, Rating Organizations, and Expenditure Refunds)	\$135,172
<i>Subtotal</i>	<i>\$31,581,429</i>
<b>Collected from Individuals</b>	
Special Brokers Tax	\$30,376,603
Producer Licenses	\$7,639,690
Other Licenses & Exam Fees	\$287,300
Board of Appeal Filing Fees	\$2,145,269
DPH Lead Paint Surcharge	\$786,497
Miscellaneous (Service of Process; Letters of Certification; and other fees)	\$253,339
<i>Subtotal</i>	<i>\$41,488,698</i>
<b>TOTAL</b>	<b>\$73,070,127</b>

---

Most revenue collected from companies and individuals takes the form of application and filing fees as well as some fines and penalties. Taken together, these revenues are typically five to six times greater than the annual budget appropriation for the Division. In Fiscal Year 2006, the Division collected revenue of more than \$70 million.

The Commissioner of Insurance is required by the Massachusetts General Laws to bill assessments to insurance companies for various purposes. In Fiscal Year 2006, the Division billed ten assessments totaling more than \$37 million. The revenue collected from these assessments fund a number of state agencies and programs, including the Registry of Motor Vehicle's Merit Rating Board, the Department of Fire Services and various fraud fighting programs.

Fiscal Year 2006 Division of Insurance assessments:

Assessment	Statute	Amount
Attorney General's Office - Rate Setting	MGL c. 26,s. 8F	\$1,708,777
Attorney General's Office - Auto Fraud	Chap. 149, Acts of 2004	\$432,026
AGO - Workers Comp Fraud	Chap. 149, Acts of 2004	\$280,164
Department of Fire Services	Chap. 149, Acts of 2004	\$10,927,047
Division of Insurance Operations	Chap. 149, Acts of 2004	\$11,216,896
Medical Malpractice Analysis Bureau	MGL c. 26, s. 8I	\$325,024
Merit Rating Bureau	MGL c. 6, s.183	\$9,699,163
Special Life Assessment	MGL c. 26, s. 8J	\$1,014,000
State Rating Bureau Operations	MGL c. 26, s. 8E	\$831,869
State Rating Bureau Medical Malpractice	MGL c. 26, s. 8E	\$333,671
State Rating Bureau Workers Compensation	MGL c. 26, s. 8E	\$786,061
<b>TOTAL</b>		<b>\$37,554,698</b>

Total Revenue and Assessments collected by the Division of Insurance in Fiscal Year 2006:

Revenue	\$73,070,127
Assessments	\$37,554,698
<b>TOTAL</b>	<b>\$110,624,825</b>

---

# Administration

The Administration Department is a support unit that provides other departments with the resources necessary to carry out the regulatory mission of the agency. The Department operates with a “customer service” approach in providing Division of Insurance employees with various operational and administrative services.

The Administration Department’s mission is to:

- Secure the availability of adequate funding to carry out the Division’s mission;
- Efficiently, accurately and securely receive revenue associated with fees, fines and assessments;
- Communicate and comply with federal, state and collective bargaining labor requirements;
- Make available knowledgeable, motivated and trained human resources capable of carrying out the DOI mission;
- Pay all Division expenses in a timely manner;
- Provide the best value procurement of goods and services; and,
- Provide for the safety, security and comfort of Division employees and property.

The Administration Department collects and accounts for all Division revenue. In Fiscal Year 2005, the Administration Department collected over \$110 million in fees, assessments, fines and surplus tax revenue. Revenue is received primarily through various lockbox accounts, automated clearing house transactions and traditional checks.

The Administration Department works closely with the Human Resources department of the Office of Consumer Affairs and Business Regulation on all aspects of managing the Division’s workforce, including hiring, promoting, training, and developing. In addition, working with the Division’s Labor Relations Counsel, the Administration department responds to various labor relations issues, including employee complaints, grievances and other activities.

The Administration Department publicizes information to Division of Insurance staff via the agency’s Intranet. Policies, announcements and procedures are published here on a regular basis in order to promote staff awareness of important operational information.

The Administration Department completes the annual National Association of Insurance Examiners (NAIC) Resources Survey, which reports on the types of positions, salaries, number of positions, budget and revenue of the Division. The Administration Department also completes a portion of the NAIC Interim Review Survey, which reports on training programs, staff turnover, position qualifications, etc. for the financial examination and surveillance staff.

---

The Department's goals for Fiscal Year 2006 were to:

- Lead several administrative and logistics task groups in the agency-wide effort to draft recommendations for a Disaster Response Plan.
  - The Deputy Commissioner of Administration chaired the Combined Resources Subcommittee which was comprised of seven task groups: the Logistics Task Group, the Coordination and Communication Task Group, the Command Post Task Group, the Consumer Hotline Task Group, the Volunteer Recruiting and Training Task Group, the Media Relations Task Group and the Market Monitoring Task Group. Working over several months, these groups researched concepts and issues and drafted final recommendations concerning the operational components of a Disaster Response Plan for the Division of Insurance. The Combined Resources Subcommittee put forth a recommended Incident Action Plan to be followed by personnel during the days prior to a disaster, during a disaster and immediately following a disaster.

*Completed Successfully*

- Finalize the 2005 management sub-group project which aimed to establish a new means of identifying and accomplishing agency-wide goals that cut across departments.
  - In 2005, the Managers' Working Group and senior management implemented a process for accomplishing agency-wide goals that cut across departments so as to provide structure for agency wide goal setting and harness untapped resources in the achievement of these goals. Topics included information technology, human resources, disaster response and communications. In the fall of 2006, managers convened to present the results of the project to each other and senior management and to determine the next year's plans.

*Completed Successfully*

- Working with other Division departments, assist in implementing programmatic changes in information technology as mandated by the Health Care Reform Law; support the Health Care Access Bureau in its efforts to implement relevant provisions of the new law.
  - In the spring of 2006, the Administration Department joined the Health Care Access Bureau, the State Rating Bureau, the Information Technology Department and the Legal Division in efforts to identify a means of complying with the law's requirement that the Division provide the Department of Revenue with a database of insurance coverage for all covered residents in Massachusetts. Also, the Administration Department assisted the Commission on the Merger of Small Group Insurance and Non Group Insurance, in the procurement activities relating to a Request for Information and a Request for Responses for actuarial services.

*Completed Successfully*

- Provide various in-house training to Division staff and managers including “Diversity Awareness”, “Ethics Law and Campaign Finance”, “Zero Tolerance for Workplace Violence” and “Stop Hiring Mistakes”.

*Completed Successfully*

- Complete billing of assessments according to timelines so that all open receivables are collected before the end of the year and in a manner that complies with state comptroller guidelines and DOI internal control plan.

*Completed Successfully*

- Collect all revenue in a timely and accurate manner that complies with state comptroller guidelines and DOI internal control plan.

*Completed Successfully*

- Complete all hiring and staffing requests in a timely way so as to provide available human resources to carry out the DOI mission.

*Completed Successfully*

---

## Disaster Response Centers

Twice in 2006, local disasters triggered a response from a range of state agencies aimed at assisting Massachusetts residents affected by the calamity. Instead of simply publicizing state services and expecting residents to figure out which agency to contact, the Massachusetts Emergency Management Agency (MEMA) set up Disaster Response Centers in the affected communities. The Division of Insurance provided dozens of trained staff to these centers to assist residents with insurance issues.

### Mother's Day Flooding

During the month of May, 2006, constant rain deluged much of the Commonwealth. Intense rainfall over the Mother's Day weekend caused extensive flooding across much of the northeastern part of Massachusetts. During the week prior to Memorial Day weekend, the Governor directed MEMA to set up Disaster Response Centers in Melrose, Lawrence, Lowell, Amesbury and Peabody. With MEMA coordinating center logistics, personnel from a dozen state agencies staffed tables 12 hours per day. Residents affected by the flooding could come into a single, local location and have access to nearly every state agency that could possibly be of assistance.

With less than 48 hours notice, the Division of Insurance mobilized its entire staff to ensure that all five centers were covered by DOI personnel 12 hours per day, 6 days per week. In the end, more than 50 Division employees took shifts at the Disaster Recovery Centers over 15 days.

Over the course of those two and half weeks, DOI employees at the centers met with dozens of residents affected by the flooding. In addition, the Divisions' Consumer Services Section fielded hundreds of phone calls from policyholders across the region. Division personnel explained the distinctions between standard homeowner's insurance policies and flood insurance. They explained the different elements of the claims process as well as the role of adjusters in the claims process. Sadly, we found a large number of residents with flood damage and no flood insurance.

### Danvers Explosion

On November 22<sup>nd</sup>, 2006, a massive explosion destroyed a printing plant in Danvers. The explosion damaged nearly 100 residences in a half mile radius, destroying many of them. Based on the success of the Disaster Recovery Centers during the May flooding, the Governor directed state agencies to send personnel to Danvers to assist homeowners and policyholders.

Staff from the Division of Insurance went to Danvers from November 27-29 and met with dozens of residents needing assistance with filing claims. Homeowners' insurance policies covered the damage; however, some policyholders needed assistance understanding both their policy and the claims process. In addition, staff handed out DOI consumer complaint forms and instructed them to file complaints if they encountered difficulty with a related claim.

---

## Financial Surveillance and Company Licensing

The Financial Surveillance section monitors the solvency of domestic and foreign (domiciled in another state) insurance companies. There are currently 1,427 insurance companies licensed or authorized to transact insurance business in the Commonwealth. Included in this number are life insurers, accident and health insurers, property and casualty insurers, health maintenance organizations, fraternal benefit societies, title insurers, risk retention groups, self-insurance groups, surplus lines insurers, reinsurers, home warranty contract providers and viatical settlement companies. Financial Surveillance also monitors transactions entered into by Massachusetts' domestic insurers.

The Company Licensing staff is responsible for the review and processing of all applications from insurers seeking to obtain or amend licenses to transact insurance business in the Commonwealth. During 2006, sixty-two insurers were newly licensed and nineteen others received approval to amend their licenses to sell additional lines of insurance.

The Financial Surveillance & Company Licensing staff also processes license certifications, analyzes annual statement filings and manages other revenue collections that resulted in approximately \$600,000 in revenue in 2006.

In March 2006, the Division of Insurance approved petitions submitted by The Savings Bank Life Insurance Company of Massachusetts and Massachusetts Mutual Life Insurance Company to exceed the "safety fund" limit set forth in M.G.L. Chapter 175, section 141 by the amount of the deferred tax asset due to a change in statutory accounting principles, which requires deferred taxes to be treated as an asset.

<b>Three Year Trends: Company Licensing</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Newly Licensed Insurers	27	42	62
Amended Licenses	14	26	19

---

## Financial Examination

The Financial Examination department plays a vital role in monitoring the solvency of insuring organizations chartered in Massachusetts, principally by conducting statutorily required on-site audits of domestic licensed insurance companies and other licensed entities. In 2006, Massachusetts was the domicile of:

- 56 property & casualty insurers;
- 19 life, accident and health insurers;
- 3 title insurance companies;
- 10 health maintenance organizations;
- 2 lodge fraternal organizations;
- 3 medical service corporations;
- 25 workers' compensation self-insured groups;
- Several residual market pools; and,
- Over 100 fraternal benefit and mutual aid societies.

These licensed or approved insurers write a total of \$47.1 billion in direct premium worldwide. The statutory requirement for the examination of most insurance companies and health maintenance organizations is every five years. Self-insured workers' compensation groups, medical service corporations, (e.g., Blue Cross and Blue Shield of Massachusetts) and fraternal organizations are each reviewed every three years. The examination schedule may be accelerated if necessary to provide adequate monitoring of insurer solvency.

In 2006, the Financial Examination department completed examinations of twenty-five insuring organizations. The department continued its special purpose examinations of domestic managed care organizations to evaluate their premium rate setting processes. Twenty examinations were in progress at year's end.

The Financial Examination department employs twenty-one full time examiners to accomplish the Division's statutory examination requirements. Additionally, the Department utilizes the services of outside contractor specialists. This contracting provides additional auditors/examiners, tax specialists, actuaries, etc., based upon the size, complexity and risk assessment issues of the insurance company and the financial examination thereon. Included in the Financial Examination department are staff examiners who, on an as-available basis, are temporarily assigned to examine a number of non-lodge fraternal benefit and mutual aid societies. Also, staff examiners are employed in the process of collecting the annual taxes that special brokers pay on Massachusetts risks placed with excess and surplus lines carriers authorized to conduct business in the Commonwealth of Massachusetts. The Financial Examination staff has attained various professional designations such as CPA, CFE, AFE, CPCU, CISA, CIE, AIE, ARE, etc. The professional designations are very important and encouraged for re-accreditation in accordance with NAIC requirements.

Massachusetts domiciled life insurers are assessed annually for the actuarial valuation and certification of their reserves. Each calendar year, the Financial Examination department must aggregate the actuarial valuations of insurance reserves of Massachusetts domiciled life insurance companies as enumerated in the annual financial statements and the actuarial reserve exhibits. The Department then reviews them in context with the Actuarial Opinions including asset adequacy testing required on these reserves. Companies calculate their entire reserve liability at the direction of the Division and in accordance with Massachusetts statute. The Commissioner then issues a certification of reserve liability. By state statute, the companies are required to pay fees for the annual valuation process of the companies and the certificates issued thereon. The Financial Examination department collects state taxes on the excess and surplus lines business written by special brokers licensed in Massachusetts.

The Financial Examination department utilizes the updated NAIC Accounting Practices & Procedures manual, the Financial Examiners Handbook, the Securities Valuation Office manual, and the Model Audit Regulation with current updates.

<b>Three Year Trends: Financial Examinations</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Examinations Completed	30	21	25

**FINANCIAL EXAMINATIONS STATUS  
AS OF DECEMBER 31, 2006**

<b>Examinations in progress as of December 31, 2006</b>	<b>Type</b>	<b>Nationwide Direct Premium (\$000's)</b>	<b>Massachusetts Direct Premium (\$000's)</b>	<b>Surplus (\$000's)</b>
Arbella Mutual Insurance Company (Arbella Group)	PC	\$475,637	\$475,637	\$345,133
Arbella Protection Insurance Company (Arbella Group)	PC	137,466	132,696	85,226
Arbella Indemnity Insurance Company (Arbella Group)	PC	4,369	4,369	15,867
CIGNA HealthCare of MA, Inc.	H	38,204	38,204	22,932
C Commonwealth Mutual Insurance Co. (Arbella Group)	PC	6,660	6,660	5,699
Commonwealth Reinsurance Company (Arbella Group)	PC	0	0	12,570
Atlantic Charter Insurance Company (Atlantic Charter Group)	PC	30,546	30,546	57,675
Endeavour Insurance Company (Atlantic Charter Group)	PC	10,752	10,752	4,197
Independence Casualty Insurance Co. (Atlantic Charter Group)	PC	5,749	5,749	3,204
Berkshire Life Insurance Company	L	150,917	6,778	296,063
Eastern Casualty Insurance Company	PC	0	0	25,338
Health New England, Inc.	H	229,119	229,119	24,695
Mass. Title Insurance Co.	T	1	1	1,669
Neighborhood Health Plan, Inc.	H	441,172	441,172	69,824
New England Title Insurance Company	T	0	0	246
Paul Revere Life Insurance Company (Paul Revere Group)	L	502,955	17,441	1,138,139
Paul Revere Variable Life Ins. Co. (Paul Revere Group)	L	26,713	641	114,868
Peoples Service Insurance Company	PC	0	0	5,168
The Premier Insurance Company of Massachusetts	PC	323,593	323,593	272,235
Supreme Council of the Royal Arcanum	F	3,310	56	13,353
<b>TOTAL</b>		<b>2,387,163</b>	<b>1,723,414</b>	<b>2,514,101</b>

**Legend:**

F = Fraternal

H = Health

L = Life, Accident and Health

PC = Property and Casualty

T = Title

<b>Statutory Examination Reports Issued in 2006</b>	<b>Type</b>	<b>Nationwide Direct Premium (\$000's)</b>	<b>Massachusetts Direct Premium (\$000's)</b>	<b>Surplus (\$000's)</b>
Aetna Health, Inc. (a Massachusetts Corporation)	H	\$42,108	\$42,108	\$10,808
Allmerica Financial Life Insurance and Annuity Co. (Allmerica Group)	L	182,052	11,550	374,095
First Allmerica Financial Life Insurance Company (Allmerica Group)	L	54,152	1,697	158,254
American Transportation Insurance Company	PC	0	0	3,364
Catholic Association of Foresters	F	268	220	6,441
Dental Service of MA, Inc.	H	312,045	312,045	196,548
Fallon Community Health Plan (Fallon Group)	H	378,076	378,076	134,335
Fallon Life & Health Ins. Company (Fallon Group)	L	4,690	4,690	2,993
Harleysville - Worcester Ins. Company	PC	272,505	71,376	110,937
Hingham Mutual Insurance Company (Hingham Group)	PC	48,466	37,006	47,891
Danbury Insurance Company (Hingham Group)	PC	7,391	273	9,080
Harvard Pilgrim Health Care, Inc. (HPHC Group)	H	1,686,663	1,674,109	289,920
Harvard Pilgrim Health Care of New England, Inc. (HPHC Group)	H	165,918	0	22,643
HPHC Insurance Company (HPHC Group)	H	24,024	18,196	11,981
Liberty Mutual Fire Insurance Company (Liberty Mutual Group)	PC	5,842,492	183,116	829,974
Liberty Mutual Insurance Company (Liberty Mutual Group)	PC	2,147,825	396,386	7,924,697
Liberty Life Assurance Company of Boston (Liberty Mutual Group)	L	862,019	53,364	431,685
Massachusetts Mutual Life Insurance Company	L	6,102,280	252,730	6,688,466
Norfolk & Dedham Fire Insurance Company (N&D Group)	PC	79,516	74,159	107,771
Dorchester Mutual Insurance Company (N&D Group)	PC	19,555	17,598	19,591
Fitchburg Mutual Insurance Company (N&D Group)	PC	27,266	15,027	30,354
Primerica Life Insurance Company	L	1,516,072	33,650	1,702,667
Quincy Mutual Fire Insurance Company	PC	318,965	172,748	633,794
Tufts Associated HMO, Inc. (Tufts Group)	H	1,283,862	1,283,862	404,403
Tufts Insurance Company (Tufts Group)	L	44,008	44,008	15,590
<b>Total Reports Issued in 2006</b>		21,422,218	5,077,994	20,168,282
<b>Grand Total</b>		\$23,809,381	\$6,801,408	\$22,682,383

**Legend:**

F = Fraternal

H = Health

L = Life, Accident and Health

PC = Property and Casualty

T = Title

---

## Market Conduct

The Division's Market Conduct Section, reviews the operations of domestic and foreign licensed insurance companies to monitor compliance with state laws, regulations and bulletins. This review takes place through initiating either comprehensive or limited scope company examinations. Market Conduct examinations may include a review of:

- Company operations and management;
- Timely and fair complaint handling;
- Marketing and sales practices;
- Appointment and licensing of producers;
- Underwriting and rating guidelines and practices; and,
- Claims handling and settlement practices.

Thorough examination of these areas allows the Division to verify that policyholders are treated fairly and in accordance with both the terms of the insurance contract and state law.

Specifically, the Market Conduct Section is responsible for:

- Conducting and supervising timely comprehensive market conduct examinations in accordance with Massachusetts General Laws and internal examination standards;
- Determining whether multi-state regulatory settlement agreements negotiated by other states are fair to Massachusetts consumers;
- Monitoring the progress of multi-state regulatory settlement agreements in which the Massachusetts Division of Insurance is a lead state negotiator; and,
- Participating in National Association of Insurance Commissioners market conduct related committees, working groups and task forces.

In 2006, the responsibilities and progress of the Section included:

### Multi-State Market Conduct Examinations:

The Market Conduct Section, along with two other lead states, completed a multi-state, limited scope market conduct examination of companies in the UnumProvident Corporate Group - including Paul Revere Life Insurance Company (Massachusetts domestic), Provident Life and Accident Insurance Company (Tennessee domestic) and Unum Life Insurance Company of America (Maine domestic). This multi-state effort examined the claims handling and policy administrative practices of the companies' individual and group disability insurance operations on a nationwide basis. Forty-eight states plus the District of Columbia executed the regulatory settlement agreement. This settlement calls for, in part, the reassessment of certain claims denied and/or terminated on or after 1997. As of December 31, 2006, the Company, pursuant to the terms of the regulatory settlement agreement, paid \$281,000,000 in additional benefits to all claimants. Massachusetts

claimants have received approximately \$7,500,000. This is an ongoing claims reassessment procedure and will continue through 2007.

The Division, along with two other lead states, completed a multi-state limited scope examination of the Massachusetts domestic company Boston Mutual Life Insurance. The examination focused on the company's life insurance sales to military personnel. Forty-four states plus the District of Columbia executed the regulatory settlement agreement. This agreement calls for, in part, a return of premium for policyholders whose policy lapsed or was cancelled within one year. As of December 31, 2006, the Company, pursuant to the terms of the regulatory settlement agreement, has paid approximately \$425,000 in refunds to its former policyholders. Massachusetts claimants have received approximately \$1,500.

The Section participated in six multi-state, limited scope examinations of foreign insurers. Upon the completion of each such examination, a regulatory settlement agreement was executed. Currently, the Section is passively participating in ten additional multi-state, limited scope examinations. Most of these examinations involve improper sales to military personnel.

## **Comprehensive Market Conduct Examinations:**

Five comprehensive market conduct examinations of domestic insurers were completed in 2006:

- Bay State Insurance Company
- Cambridge Mutual Fire Insurance Company
- Massachusetts Mutual Life Insurance Company
- Merrimack Mutual Fire Insurance Company
- Primerica Life Insurance Company

Twelve examinations of domestic insurers are in progress as of January 1, 2007.

## **Limited Scope Market Conduct Examinations:**

Five limited scope market conduct examinations of licensed insurers were completed in 2006:

### Examinations Related to USA Patriot Act

- Assumption Mutual Life Insurance Company

### Examinations Related to the Safe Driver Insurance Plan

- Norfolk and Dedham Mutual Fire Insurance Company

### Examinations Related to the HealthMarkets, Inc.

- MEGA Health and Life Insurance Company
- Chesapeake Life Insurance Company
- Mid-West National Life Insurance Company of Tennessee

Twenty-four limited scope market conduct examinations are in progress as of January 1, 2007.

---

## Other Market Conduct Related Activities:

The Section regulates 74 risk retention groups, 237 risk purchasing groups and 25 workers' compensation self-insured groups on a variety of issues. In 2006, the Division collected approximately \$40,000 in fees from the risk retention and risk purchasing groups.

Companies themselves reported compliance issues to the Division resulting in approximately \$4,300,000 in refunds for Massachusetts policyholders.

Three Year Trends: Market Conduct	2004	2005	2006
Comprehensive Examinations Completed	3	8	5
Limited Scope Examinations Completed	24	27	5

---

# Producer Licensing

The Producer Licensing Department is responsible for the licensing of all individual and business entities in the business of insurance. The Department collects fees for the licensing of all individuals and business entities, as well as the appointments of producers by insurance companies. In addition, we are responsible for the collection of the lead paint surcharges for the Department of Public Health. Fees collected are provided to the Administration Department for its Revenue Reports. The Department is also responsible for the issuance of Certification Letters, Clearance Letters, duplicate or replacement licenses and the collection of fees for these documents.

In addition, the Producer Licensing Department is responsible for the processing of all new license applications and renewal applications associated with the following license types:

- Producers
- Advisers
- Auto Clubs & Auto Club Agents
- Bank Insurance Licenses
- Public Insurance Adjusters
- Reinsurance Intermediaries (both brokers and managers)
- Surplus Lines Brokers
- Viatical Settlement or Loan Brokers
- Viatical Representatives
- Motor Vehicle Damage Appraisers

Additional Responsibilities of the Producer Licensing Department include the following:

- Examining licensing records and documents to monitor compliance with applicable Massachusetts General Laws, regulations and agency guidelines.
- Responding to public record requests in regards to licensees.
- Maintaining the Division's licensing database (CLARIS).
- Testing and implementing enhancements to the electronic appointment & renewal website (OPRA) and soon to be implemented online licensing system (OLLIE).
- Responding to approximately 3400 licensing inquiries per month from insurers, licensees and consumers.
- Responding to approximately 200 live inquiries per month that come to the Division of Insurance with licensing questions.

The Producer Licensing Department's mission is to:

Ensure that the Massachusetts insurance marketplace is financially healthy for the benefit of both insurers and consumers.

Ensure that individuals and corporate entities that sell insurance products to the consumers are able to do so in a legal and timely manner.

Provide accurate and timely information to all inquiries.

License and renew all licensees in a timely manner, verifying all non-resident licensures on the National Insurance Producer Registry's State Producer Licensing Database.

Process all Insurers' renewal appointments in a timely manner.

The Department's goals for Fiscal Year 2006 were to:

- Design and implement audit processes and reporting systems to measure the accuracy of licensing data entry in the CLARIS system to increase the reliability of data for use by other departments.
- Oversee the development and implementation of business rules as part of the design, development and testing of the e-payment functionality for OPRA and the on-line licensing renewal system for Producers.
- Complete a cross-training program of all staff members by formalizing licensing procedures for Automobile Clubs, Banks and Motor Vehicle Damage Appraisers, in order to promote the staff's complete understanding of licensing procedures for all license types.

The Producer Licensing Department accomplished its set goals for Fiscal Year 2006. The e-payment functionality is currently in place for all insurers who are appointing or renewing their agents. The same e-payment functionality will be used in FY07 for online renewing producers.

<b>Three Year Trends: Producer Licensing</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Producer Licensees (Individual & Business)	68,147	70,068	78,642
Motor Vehicle Damage Appraisers	5,468	5,400	5,247
Surplus Lines Brokers	853	1,122	1,326
Public Insurance Adjusters	221	203	220
Insurance Advisors	694	645	637
Viatical Settlement or Loan Brokers	7	17	30
Reinsurance Intermediaries	52	105	109
Auto Clubs	*	28	28
Auto Club Agents	*	665	727
* Data unavailable			

---

## State Rating Bureau

The State Rating Bureau serves as a consumer representative in hearings on the appropriateness of rates filed by auto, workers' compensation, and health insurance carriers - including Blue Cross and Blue Shield of Massachusetts. The Bureau reviews life, health (including Medicare Supplement), property, liability insurance policies and rates, as well as health maintenance organizations and preferred provider arrangement applications for compliance with applicable laws and regulations. The Bureau provides technical advice to the Commissioner on oversight of the auto, workers' compensation, health and other insurance markets.

The State Rating Bureau contains two major subdivisions – the Bureau of Managed Care and the Policy Form Review unit.

### Bureau of Managed Care

The Bureau bi-annually accredits carriers offering managed care plans in Massachusetts and enforces compliance with the requirements of MGL Chapter 176O and 211 CMR 52.00. The Bureau establishes minimum standards for utilization review; quality management and improvement; credentialing; preventive health services; provider contracts; and, consumer disclosures. The Bureau also investigates complaints against carriers for noncompliance with accreditation requirements.

Among the highlights of 2006, the Bureau of Managed Care took the agency's lead in making the changes necessary to implement the health reform provisions created under Chapter 58 of the Acts of 2006. Working with other state agencies, especially the newly formed Commonwealth Health Insurance Connector Authority, the Division coordinated conferences to close down the existing Small Group Health Reinsurance Plan and the Nongroup Health Reinsurance Plan, investigate and report on the effects of merging the small group and nongroup markets, and draft regulations and bulletins that would clarify the market rules associated with expanded coverage for family dependents, the merger of the small group and nongroup markets, products to be available for young adults between 19 and 26 and the required nondiscriminatory offer of insured health plans to those full-time employees who are Massachusetts residents. In addition, the Bureau of Managed Care and the State Rating Bureau coordinated the administrative steps necessary to staff the Health Care Access Bureau created under Chapter 58 of the Acts of 2006. The Bureau of Managed Care also managed the development of new consumer materials and presentations at statewide forums intended to present information on changes to the overall market.

In addition to the work associated with health reform, the Bureau coordinated the biennial accreditation of 43 companies in accordance with the managed care requirements of M.G.L. c. 176O. By the end of 2006, the Bureau completed the review of 688 filings representing material changes to the accreditation of managed care plans in accordance with M.G.L. c. 176O.

## Policy Form Review

The Policy Form Review section of the State Rating Bureau is responsible for ensuring that life, health, annuity, and property and casualty insurance policy forms, rates and rules comply with Massachusetts General Laws and Commonwealth of Massachusetts Regulations. The focus of these reviews is on consumer protection, adequate reserving for claims, and justification of rates.

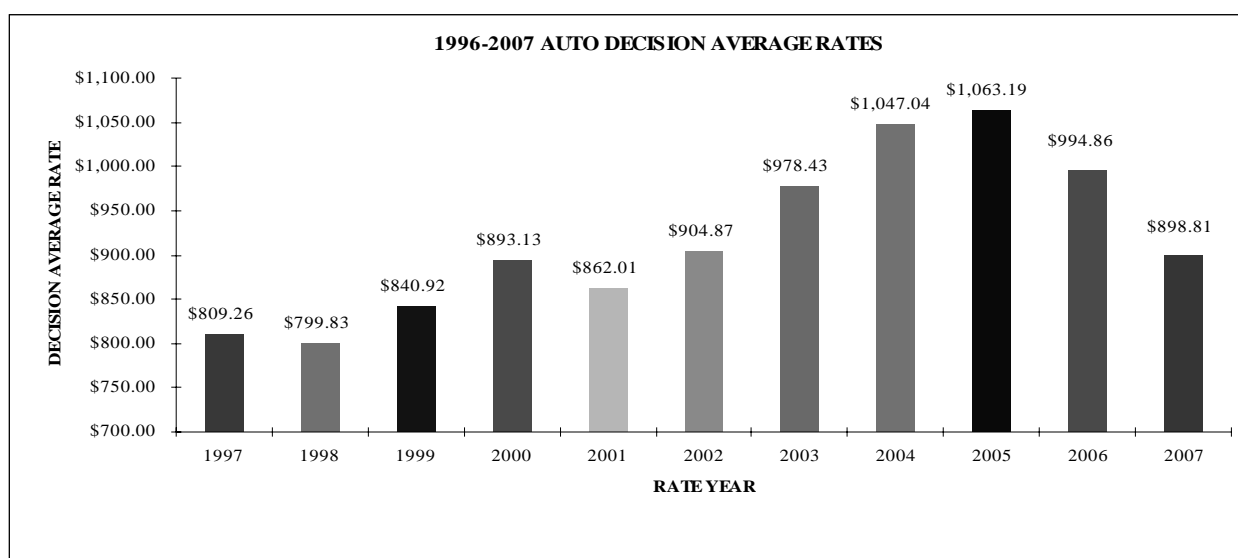
During calendar year 2006, policy form filing fees generated income of \$343,500 and rate form filing fees generated income of \$227,100 for total revenues of \$570,600. In addition, the Policy Form Review Section completed annual statutory credit insurance report as required under M.G.L. c. 175, section 117C, subsection F (2).

<b>Three Year Trends: Policy Form Review</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
<b>Rate Filings</b>	<b>1,453</b>	<b>1,386</b>	<b>1,508</b>
Life Rates	44	44	30
Health Rates	125	100	135
Property & Casualty Rates	1,284	1,242	1,343
<b>Form Filings</b>	<b>4,027</b>	<b>4,011</b>	<b>4,603</b>
Life Forms	2,216	2,242	2,531
Health Forms	328	293	326
Property & Casualty Forms	1,483	1,476	1,746

The following is a summary of additional major activities and accomplishments by the State Rating Bureau in the course of carrying out its responsibilities in 2006:

### Private Passenger Automobile

State Rating Bureau staff participated in the annual private passenger automobile insurance rate hearings. This participation included: cross-examination of auto insurance industry witnesses; review of industry filings; and, submission of SRB advisory filings and briefs. The Commissioner's decision in the case resulted in an 11.7% average decrease to the overall rate from 2005 to 2006, representing a reduction in premium of approximately \$479 million from the rate request filed by the Automobile Insurers Bureau. The statewide annual average rate decreased to \$898.81.



Bureau staff also participated in hearings regarding private passenger automobile insurance rate deviations sought under M.G.L. c. 175, section 113B - popularly known as "safe driver discounts" and approved discounts for graduates of advanced driver training programs.

During 2006, 2,257 auto insurance group marketing plans were reviewed and approved under M.G.L. c. 175, section 193R. These group marketing plans have a combined membership of over five million drivers; however, drivers can belong to multiple groups. Finally, the Bureau collected information that was used by many parties in evaluating proposed changes to the market for private passenger automobile insurance and of its residual market mechanisms.

---

### Workers' Compensation

Bureau staff assisted the Workers' Compensation Rating and Inspection Bureau (WCRIB) with proposed changes to its statistical plan designed in order to improve its systems for collecting and verifying the validity of data submitted by member companies for use in workers' compensation rate proceedings. Bureau staff worked closely with the WCRIB to coordinate data examinations of insurers by both internal external auditing firms throughout the year.

In accordance with M.G.L. c. 152, section 53A, 60 workers' compensation rate deviations were in effect in 2006 and three workers' compensation Preferred Provider Arrangements were approved.

### Homeowners Insurance

Bureau staff completed the Commissioner's annual report examining the state of the Massachusetts homeowner's insurance market. This report is statutorily required by Chapter 93 of the Acts of 1996. An electronic copy can be found on the Division's website – [www.mass.gov/doi](http://www.mass.gov/doi).

The Bureau reviewed and approved 1,148 homeowner insurance group marketing plans in accordance with M.G.L. c. 175, section 193R. These plans are available to more than two and one half million eligible members. Bureau staff also reviewed the annual filing of proposed rates submitted by the Massachusetts Property Insurance Underwriting Association (MPIUA). MPIUA – more commonly known as the "FAIR Plan" – is the insurer of last resort for the Massachusetts market. 2005 marked the first ever rate hearings for the FAIR Plan. The proceeding that began in 2005 concluded in 2006 with the MPIUA changing the statewide overall rate by 12.4% for homeowners insurance, 5.7% for dwelling fire and extended coverage and 0.0% for commercial fire and allied lines, effective October 1, 2006.

Three Year Trends: State Rating Bureau	2004	2005	2006
Group Marketing Plans – Auto	1,880	1,980	2,257
Group Marketing Plans - Homeowner's	931	1,014	1,148
Rate Deviations - Workers' Compensation	53	60	61

---

## Consumer Service

The Consumer Service Section (CSS) is responsible for gathering and responding to consumer inquiries and complaints against insurers, producers, and other licensees. Additionally, the unit provides consumers with educational materials on insurance related subjects in order to help them make informed decision about their insurance policies.

The Consumer Service Section's Mission is to:

- Provide timely and accurate complaint resolution for Massachusetts insurance consumers, while providing special attention to time sensitive issues;

- Provide timely assistance to consumers who call the Division's Consumer Hotline and capture data from those calls in an electronic call log. Patterns or trends from this data are shared other units in the Division according to their needs;

- Report patterns of non-compliance such as wrongful denial of claims, payments less than amounts claimed, and delays in claims handling by Division licensees to the Special Investigations and Market Conduct units in order to carry out the DOI mission of promoting a healthy, responsive and willing marketplace for consumers who purchase insurance products;

- Educate consumers through the development and distribution of informational guides, web content, and the coordination and participation in educational and outreach events; and,

- Make available knowledgeable, motivated, and trained CSS staff capable of carrying out the DOI mission.

The Section maintains an inventory of all written complaints and inquiries received from the public. In calendar year 2006, CSS resolved 1873 complaints and recovered \$266,468 for consumers. Consumer complaints are logged in an access database that is used to develop detailed complaint reports. A majority percentage of the written complaints received by CSS involve Massachusetts auto insurance policies.

The Section maintains an inventory of all telephone calls received through the Division's consumer hotline. Data from all calls are captured and entered into an access call database. Reports from this database are generated in order to identify trends which may affect the insurance public. In 2006, the Consumer Service Section received 24,568 consumer calls.

In coordination with the State Rating Bureau and the Director of External Relations, CSS staff developed consumer guides and web content aimed at current consumer insurance issues. In 2006, guides on homeowners insurance, pet insurance and renters insurance were drafted and published.

---

The Consumer Service Section's goals for 2006 were to:

- Revise and amend the complaint review process in order to enhance the quality of service provided to consumers and the timeframes by which they receive answers to their concerns.
  - In 2006, the unit undertook the process of drafting benchmark protocols and tools aimed at measuring insurance examiner's case productivity and efficiency. Additionally, a revised phone schedule for examiners was drafted to be implemented on a trial basis in order to allow examiners to work on cases with minimal interruption. The implementation of these procedures will create a positive impact on the quality of how cases are handled and the timeframes by which consumers receive their responses.

*Completed successfully*

- Identify and implement a process for coordination and training with other units within the Division.
  - In the summer and fall of 2006, CSS staff met with unit heads from Special Investigations, Producers Licensing, Policy Form Review, Bureau of Managed Care and Board of Appeals. The briefings proved helpful in expanding the Section's knowledge of the function and responsibilities of other Division units. In order to maintain up-to-date knowledge, CSS will continue to schedule and receive annual training from Special Investigations and monthly updates from the Bureau of Managed Care.

*Completed successfully*

- Create a CSS Procedures Manual to be utilized as a training tool for new hires and as a reference guide for existing staff.

*Initial Phase Completed Successfully*

- Implementation of a new case filing system for the Section to assure all CSS files are properly accounted for and to comply with the Division's public records policy protocols.

*Initial Phase Completed Successfully*

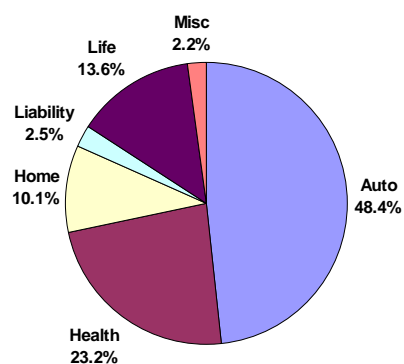
- Implement an in-house training program for CSS examiners to provide continuing education on various insurance topics such as Auto, Health, Auto and Homeowners insurance products. The training would also include customer service, writing, comprehension and organizational skills.

*Initial Phase Completed Successfully*

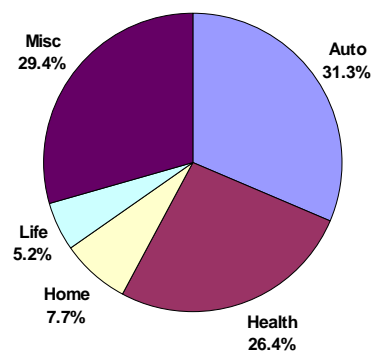
---

**2006 Consumer Complaints and Hotline Calls**

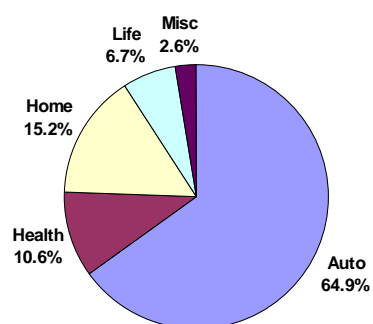
2006 Consumer Complaints  
by Line of Insurance



2006 Consumer Informational Calls  
by Line of Insurance



2006 Consumer Complaint Calls  
by Line of Insurance



---

**2006 Consumer Complaint Activity**

Month	Total Contacts	Phone	Cases	Internet	Recoveries
January	2,463	2,034	134	3	\$15,752
February	2,255	1,877	172	2	\$29,827
March	2,736	2,261	202	5	\$26,253
April	2,227	1,885	164	5	\$1,837
May	2,647	2,256	139	4	\$17,692
June	2,504	2,115	178	5	\$30,587
July	2,277	1,983	101	1	\$66,927
August	2,410	2,136	44	3	\$56,728
September	2,287	1,981	83	2	\$13,897
October	2,786	2,211	276	4	\$3,461
November	2,429	1,970	150	1	\$0
December	2,312	1,859	230	1	\$3,508
<b>TOTALS</b>	<b>29,333</b>	<b>24,568</b>	<b>1,873</b>	<b>36</b>	<b>\$266,468</b>

---

**Contacts:** All phone calls, letters and other communication with consumers received by Consumer Service.

**Phone:** All phone calls received by Consumer Service.

**Cases:** All consumer issues that are actively pursued by Consumer Service.

**Internet:** Cases and inquiries received via the internet.

**Recovery:** Total amount of money received by consumers who have requested intervention.

Three Year Trends: Consumer Services	2004	2005	2006
Total Contacts	34,459	33,143	29,333
Cases	2,078	2,044	1,873
Recoveries	\$1,752,334	\$292,747	\$266,468

---

---

## Board of Appeal on Motor Vehicle Liability Policies & Bonds

The Board consists of representatives of the Registrar of Motor Vehicles, the Attorney General, and the Commissioner of Insurance. They conduct appeals from actions of the Registrar of Motor Vehicles. These appeals involve license suspensions ranging in duration from thirty days to lifetime suspensions and, in certain, cases require the installation and maintenance of an alcohol-detection device in the insured's vehicle.

Massachusetts General Law Chapter 26, Section 8A authorizes the Board of Appeal and grants the Board jurisdiction over appeals of motor vehicle accident surcharges issued in accordance with the Massachusetts Safe Driver Insurance Plan, decisions of the Registrar of Motor Vehicles, and automobile insurance cancellations.

The Safe Driver Insurance Plan (SDIP) establishes classifications of risks to reflect the driving records of insureds and adjust auto insurance premiums based on the predictive value of past driving experience. The SDIP encourages safe driving by rewarding drivers who do not cause accidents, incur traffic law violations, or have property damage claims. It does so with a credit to their automobile insurance premiums. It discourages unsafe driving by requiring high-risk drivers to pay a greater share of insurance costs through surcharges for at-fault accidents and traffic law violations.

During 2006, hearing officers presided over more than 50,000 surcharge appeals, thereby achieving a 32% decrease in pending appeals and a significant reduction in the length of time consumers must wait for a hearing. Specifically, the 2005 case backlog of 49,926 was reduced to 33,816.

<b>Three Year Trends: Board of Appeal</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Appeals of SDIP Surcharges	45,550	54,982	56,570
Appeals of RMV Actions	4,013	4,236	4,143
Appeals of Auto Insurance Cancellations	436	354	270

---

# Legal Division

## Office of the General Counsel

The Office of the General Counsel provides legal support and advice to the Commissioner of Insurance, Division staff, consumers, executive and legislative branch members, and other interested parties in the Massachusetts insurance marketplace. Attorneys in the Office research and draft bulletins, regulations and interpretative letters on Massachusetts insurance law, analyze insurance-related legislation and frequently serve as hearing officers in administrative proceedings.

In 2006, members of the Office of the General Counsel worked on insurance company transactions involving the proposed acquisition of a domestic property and casualty insurance company and the proposed redomestication of a domestic property and casualty insurance company. Attorneys also worked on drafting proposed new regulations and amendments to existing regulations in the following areas:

- Life insurance solicitation;
- Medicare supplement insurance;
- Consumer protection in annuity transactions;
- Insurer audits by independent Certified Public Accountants;
- Managed care consumer protections and carrier accreditation;
- Life actuarial opinion and memorandum;
- Safe Driver Insurance Plan (SDIP); and,
- Use of preferred mortality tables for determining minimum reserve liabilities.

The Office of General Counsel managed nine receiverships under which the Commissioner of Insurance has been appointed receiver. Additionally, the Office of the General Counsel responded to approximately 100 written public records requests, as well as numerous oral public record requests. The Office of General Counsel supervised and assisted in responding to a substantial number of internal public records inquiries made directly to other Division departments, including the Consumer Services Section, the Policy Forms Section, the Special Investigations Unit, the Producer Licensing Section and the Financial Surveillance Section.

Attorneys worked closely on the litigation of various actions in state court, particularly the Office of the Attorney General's appeal of the Commissioner of Insurance's decision on the Massachusetts Property Insurance Underwriting Association's (or FAIR Plan) 2005 rate filings. Additionally, members of the Office of the General Counsel continue to serve as appointees by the Commissioner of Insurance to an advisory committee that reviews all applications for written consent to engage or participate in the business of insurance under the provisions of the federal Violent Crime Control and Law Enforcement Act of 1994, 18 U.S.C. § 1033.

The Office of the General Counsel assisted in the implementation of new policy on emerging issues - including extensive work on proposed changes to certain Commonwealth Automobile Reinsurers (CAR) Rules of Operation. Subsequent to the Supreme Judicial Court's (SJC) August 23, 2006 affirmation of the Commissioner of Insurance's authority to promulgate an assigned risk plan for the residual market of private passenger motor vehicle insurance and remand of one provision of the rules governing that plan, attorneys engaged in significant work on further amendments to the CAR Rules adopted in the Commissioner's December 31, 2004 decision on changes to CAR Rules 2, 9 through 14, and 17 and new CAR Rules 21 through 40, which had amended certain Rules and promulgated an assigned risk plan called the Massachusetts Automobile Insurance Plan (MAIP). Specifically, attorneys further revised the CAR Rules to eliminate provisions that were no longer necessary; to integrate retained provisions into the current CAR Rules; to set a new timetable for implementation of the MAIP; and to revise certain CAR Rules in accordance with the SJC's remand. Members of the Office of the General Counsel also worked on CAR's proposed plan of physical redistribution of Exclusive Representative Producers (ERPs), as submitted in response to the Commissioner's September 30, 2005 decision which ordered CAR to physically redistribute ERPs so as to establish overall parity in the quantity and quality of ERP exposures for all servicing carriers.

## Hearings and Appeals

The Commissioner of Insurance, as administrator of the insurance laws, must conduct hearings on a wide range of issues, including statewide insurance rate cases, actions taken by the Division against its licensees, and administrative appeals - including those from decisions of the residual market entities overseen by the Commissioner. These matters significantly affect Massachusetts consumers and businesses and are the top priority of the Hearings and Appeals staff. The administrative hearing process offers a flexible alternative to litigation and allows participants to benefit from the Commissioner's expertise.

Hearings and Appeals staff maintains all official records of cases before the Division, issues notices of public hearings and provides prompt public access to records. Many hearing records may be obtained at the Division's website. The Docket Clerk provides assistance to consumers and industry representatives who have questions regarding cases or who wish to conduct in-house reviews of case records.

In 2006, rate hearings were held for:

- Private passenger automobile insurance;
- Individual insurers' applications to deviate from fixed and established private passenger automobile rates;
- Homeowners insurance available through the FAIR Plan; and,
- Medicare supplement insurance.

The Commissioner of Insurance also held public hearings on proposed amendments to the rules of operation of CAR, the residual market for private passenger automobile insurance, CAR's proposed Exclusive Representative Producer (ERP) redistribution methodology, and appeals of certain other actions of CAR. Additionally, the Commissioner held public hearings on the proposed acquisition of a domestic property and casualty insurer and the proposed redomestication of a domestic property and casualty insurer, as well as an informational hearing on insurance marketing practices. Additionally, public hearings were held on a variety of enforcement matters against individual and corporate licensees.

The Commissioner of Insurance also held public hearings on proposed new regulations and amendments to existing regulations on:

- Life insurance solicitation;
- Medicare supplement insurance;
- Consumer protection in annuity transactions;
- Insurer audits by independent Certified Public Accountants;
- Managed care consumer protections and carrier accreditation;
- Life actuarial opinion and memorandum;
- Safe Driver Insurance Plan ("SDIP"); and
- Use of preferred mortality tables for determining minimum reserve liabilities.

## Special Investigations & Enforcement

The Special Investigations staff pursues allegations of misconduct by Division licensees including insurance producers, advisors, public adjusters, reinsurance intermediaries, viatical loan brokers & providers, viatical settlement brokers & providers, insurance companies, health maintenance organizations, and self-insurance groups. These investigations include the review of documented evidence supporting allegations of unfair methods of competition, unfair and deceptive acts or trade practices and other violations of insurance law and regulations. Referrals come from the general public, other state and federal investigative and prosecutorial agencies as well as other sections within the Division of Insurance.

Enforcement actions include:

- Cease and desist orders;
- The establishment of compliance programs;
- License sanctions such as revocation or suspension; and,
- The imposition of fines, civil penalties or assessments through negotiated settlements or administrative hearings.

---

Special Investigators or enforcement counsel make referrals to agencies of the federal and state government and report evidence of criminal activity to the appropriate law enforcement authority.

During the 2006, the Division's Special Investigations Unit reported Enforcement actions online to the NAIC Regulatory Information Retrieval System. Enforcement actions are also posted on the Division's website. In addition, the Special Investigations staff participated in the Online Fraud Reporting System, the State Regulatory Information Retrieval System Alert Notification System and the Special Activities Database System sponsored by the National Association of Insurance Commissioners.

For calendar year 2006, Special Investigations and Enforcement closed 455 cases resulting in \$377,425 in fines, civil penalties, and assessments; and, \$52,486 in restitution.

<b>Three Year Trends: Special Investigations</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Cases Resolved	334	484	455
Suspended or Revoked Licenses	52	97	36
Cease & Desist Orders	140	179	160
Referrals for Enforcement Action	166	240	187

---

# Information Technology

The Information Technology Group (IT) provides technical service and support to all departments of the Division. The staff is responsible for the day-to-day operations of the Division's telecommunications system, local area network, web sites, desktop personal computers, database systems, and data connections to MAGNet, the Commonwealth's Wide Area Network, as well as the private data circuit to the National Association of Insurance Commissioners. The IT Group is also responsible for the development of application programs in support of each functional group in the Division. These application programs are deployed to improve business processes, to achieve increased productivity, and to otherwise support the Division in achieving its goals and objectives.

The Information Technology Group's mission statement is:

We support the mission, goals, and objectives of the Division of Insurance and provide efficient and useful services and technologies to our internal user-clients as well as to our external constituents.

Our hardware/software/networking infrastructure and our IT support and development personnel are reliable, effective and responsive.

We want to be known for the quality of the services we provide to our user-clients.

We strive for excellence and customer satisfaction in our networking, helpdesk, systems development and consulting endeavors. We are proactive in our approach and adopt a "can do" attitude in everything we attempt.

We constantly strive to improve on the Division of Insurance's investment in technology by safeguarding our technology assets, by constantly expanding our technical knowledge and skills, by working cooperatively with our business partners and users, and by leveraging available state and NAIC technologies for the good of the Division.

---

The IT Groups plans for the calendar year 2006 included:

- An application enhancement to OPRA, which would allow for Electronic Funds Transfer for renewals and new appointments.
  - *Completed -- May, 2006.*
- The upgrade to our SQL Server databases to utilize supported versions of the software.
  - *Project completed -- May 2006.*
- The completion of the “portalization” of our web-site as per ITD directives.
  - *Project completed -- July, 2006.*
- Participation in the Information Technology Sub-Committee—a management group whose goal was to identify high-value Technology Projects and make recommendations to Executive Management about their prioritization and implementation.
  - *The Committee completed its work and recommendations -- September, 2006.*
- The implementation of our Web-Based Producer Licensing System (OLLIE) for license renewals.
  - *Due to be completed -- July, 2007.*
- Participation in the Division’s Business Continuity and Disaster Recovery planning project.
  - *Continuity of Operations Plan (COOP) completed and tested -- August, 2006*
- Implementation of an Interactive Consumer Web Site for the Division.
  - *Phase 1 (Producer Search and Lookup Function) due to be completed -- September, 2007*
- Establishment of third-party web application hosting services, initially to support our Web-Based Licensing System.
  - *Project due to be completed -- July, 2007).*

---

The completion of Information Technology projects has resulted in improved operational efficiencies in all departments and the successful completion of the OPRA upgrade has created faster throughput for revenue by virtually eliminating open receivables for appointment renewals and new appointments.

The Division's Continuity of Operations Plan provides for any contingency which would render our South Station facility inoperable for an extended period of time. The Office for Consumer Affairs headquarters at 10 Park Plaza has been designated as our primary backup facility in case of an evacuation of our South Station facility. A procedure to restore fundamental communications facilities, particularly e-mail and our access to the internet, will allow for basic organizational support during the early days of any crisis.

The completion of our web-based license renewal project (OLLIE) will allow insurance producers to renew their licenses and pay their renewal fees over the web. This will facilitate the renewal process for the producer and create functional efficiencies for the licensing department. The electronic funds transfer facility will allow the producer to pay quickly and efficiently and will allow the Division to collect the fees much more quickly.

The Producer Lookup capability on our website will allow consumers to quickly locate insurance professionals close to their home or business. The Producers themselves will benefit by being able to update their own demographic information in our database. This will enhance the accuracy of the information being displayed for the consumer.

---

# National Association of Insurance Commissioners (NAIC) Activity

Each year, the Division of Insurance participates in a broad spectrum of activities through the National Association of Insurance Commissioners (NAIC). The ability to combine information, perspective and expertise with out counterparts in other states is utterly vital to the Division's ability to accomplish our mission. Linkages and information sharing from state to state take place throughout the year on a consistent basis. In addition, Division staff attend NAIC meetings on a regular basis throughout the year.

## Market Conduct and Consumer Affairs (D) Committee

The Division's Market Conduct Section served as a member of the NAIC Market Conduct and Consumer Affairs (D) Committee during 2006. The D Committee monitors aspects impacting the market regulatory process. This monitoring includes overseeing:

- Collection of market data;
- Market Information Systems;
- Automated applications;
- The use of baseline review procedures, desk audits, examinations, interrogatories, investigations, and other resources for monitoring market activities;
- The development of baseline review procedures; and,
- The identification and development of regulatory standards and solutions to problems related to market issues.

The Section participated in variety of meetings, in person or through teleconferencing, involving various working groups and sub-working groups of the NAIC Market Conduct and Consumer Affairs Committee.

## Complaint Handling & Reporting Standards Working Group (D)

The Consumer Service Section (CSS) is a member of the D Committee's Complaint Handling & Reporting Standards Working Group and has taken part in various conference calls with other state insurance commissions throughout the year to discuss complaint handling and reporting standards. The conference calls are held in order to develop and implement ways to improve complaint handling and complaint coding procedures. The Consumer Service Section also completes and submits to Company Licensing an Intradepartmental Correspondence quarterly complaint report to be used for accreditation purposes. In addition to this, the unit completes the annual NAIC Insurance Department Resources Report Questionnaire, which reports on the number of consumer complaints and inquiries received, the types of educational materials available to the public, and online services.

---

### **Producer Licensing Working Group (D)**

The Director of Producer Licensing is an active member of the D Committee's Producer Licensing Working Group. The Producer Licensing Working Group's mission is as follows:

- To develop and implement uniform standards, interpretations and treatment of producer and adjuster licensees and licensing terminology;
- To coordinate and consult with the National Insurance Producer Registry Board of Directors to develop and implement uniform producer licensing initiatives, with a primary emphasis on encouraging the use of electronic technology; and,
- To monitor and respond to developments related to licensing reciprocity.

As a member of the Producer Licensing Working Group, the Director participates in regional and national SILA (Securities Insurance Licensing Administrators) meetings; occasional NAIC meetings. The Director is featured on panel discussions and participating in the "Around the Country with The State Regulators". Participation in Working Group conference calls is ongoing throughout the year. Massachusetts is becoming more uniform with the majority of the states. Massachusetts is reciprocal with all states from a producer licensing perspective.

### **Financial Conditions (E) Committee**

The mission of the Financial Condition (E) Committee is to be the central forum and coordinator of solvency-related considerations of the NAIC relating to accounting practices and procedures, blanks, valuation of securities, the Insurance Regulatory Information System (IRIS), financial analysis and solvency, zone examinations and examiner training and issues concerning insurer insolvencies and insolvency guarantees.

### **Accounting Practices and Procedures Task Force (E)**

The Division served as a member of the Accounting Practices and Procedures Task Force during 2006. This task force is a subgroup of the Financial Conditions (E) Committee. The mission of the Task Force is to:

- Identify, investigate and develop solutions to accounting problems with the goal of guiding insurers in properly accounting for various aspects of their operations;
- Modify the Accounting Practices and Procedures manuals to reflect changes necessitated by task force action; and,
- Study innovative insurer accounting practices which affect the ability of regulators to determine the true financial condition of insurers.

The group accomplishes this mission through various working groups, sub groups, and study groups: Emerging Accounting Issues Working Group, Statutory Accounting Principles Working Group, Separate Accounts Subgroup, Property and Casualty Reinsurance Study Group, International Accounting Standards Working Group, Blanks Working Group, etc.

The Financial Condition (E) Committee reports directly up to Executive and Plenary of the NAIC comprised of the Commissioners, Superintendents of the various states and territories. This Committee is the central forum and coordinator of solvency related considerations of the NAIC related to accounting practices and procedures, blanks, valuation of securities, the Insurance Regulatory Information System (IRIS), financial analysis and solvency, zone examinations and examiner training and issues concerning insurer insolvencies and insolvency guarantees. It interfaces with the technical task forces, working groups, sub groups as follows: Accounting Practices and Procedures Task Force (as noted above), Capital Adequacy Task Force, Examination Oversight Task Force, Receivership and Insolvency Task Force, Reinsurance Task Force, Valuation of Securities Task Force, Risk Assessment Working Group, Insurance Holding Company Working Group, NAIC/AICPA Working Group, Financial Analysis Working Group, Risk Retention Sub Group, etc.

### **Reinsurance Task Force (E)**

Massachusetts has chaired the E Committee's Reinsurance Task Force throughout 2006. The Task Force monitors and coordinates Reinsurance activities and provides a forum for policy changes. They consider:

- The adequacy and appropriateness of collateralization requirements regarding unauthorized reinsurers,
- Review and update Life and Health Reinsurance Agreements Model Regulation,
- Monitor the development of the EU reinsurance directive,
- Determine what changes would be necessary to harmonize the two systems.

### **Receivership and Insolvency Task Force (E)**

The Division of Insurance serves as a member of the Receivership and Insolvency Task Force of the NAIC. The primary mission of this Task Force is to monitor insolvencies of insurance companies and insolvency guarantee funds nationwide. The duties associated with this group include the monitoring of the effectiveness and performance of the states' administration of such insolvencies and state guaranty fund systems with the goal of improving and standardizing certain aspects in these areas. As part of this charge, the Task Force has developed and implemented a comprehensive data base with specific insolvency information from all of the states.

The Task Force also coordinates cooperation and communication among regulators, receivers and guaranty funds. Furthermore, it develops and provides educational and training programs in this area. Over the past year, it has overseen the drafting of a model receivership act for states. Finally, it has recently commenced a study of the benefits of instituting a uniform technological system for the filing of receiverships to which all states would have access.

---

## Financial Regulation Standards and Accreditation (F) Committee

During 2006, the Division of Insurance served as a member of the Financial Regulation Standards and Accreditation (F) Committee. This committee is responsible for the administration and enforcement of the NAIC Accreditation Program. Some of the committee's specific charges are:

- Maintain and strengthen the Financial Regulation Standards and the Accreditation Program.
- Assist states, as requested and as appropriate, in implementing laws, practices and procedures, and obtaining personnel required for compliance with the standards.
- Conduct a yearly review of accredited states.
- Consider new model laws, new practices and procedures and amendments to existing model laws and practices and procedures required for accreditation and determine timing and appropriateness of addition of such new model laws, new practices and procedures and amendments.
- Review existing standards for effectiveness and relevancy and make recommendations for change, if appropriate.
- Produce, maintain and update the "NAIC Administrative Policies of the Financial Regulation Standards and Accreditation Program" to provide guidance to state regulators regarding the official standards, policies and procedures of the program.

Each year, the Division of Insurance includes the maintenance of NAIC accreditation among its primary goals. The Financial Examination process is a major part of this goal and the Division was successful in maintaining accreditation in 2006.

Following a comprehensive on-site audit in November, 2003, the NAIC announced that it approved a five year Re-Accreditation for the Massachusetts Division of Insurance. This Accreditation affirms that the Division continues to meet the qualitative standards and stringent requirements of the NAIC for monitoring the financial solvency of Massachusetts domestic licensed insurance companies and other domestic licensed entities. The NAIC annually reviews and monitors the qualitative standards and stringent requirements during the interim years by an off-site review of the Division's self-reporting process, until an on-site audit occurs by them again five years forward.

---

# Acts, Regulations & Bulletins

## Acts

### **Chapter 58 of the Acts of 2006**

An Act Providing Access to Affordable, Quality, Accountable Health Care is also known as the health care reform law. As part of the large scale health care reform, this law closes the non-group market and merges the small group and non-group health insurance markets. In addition, the act creates a new young adult market for individuals between the ages of 19 and 26, who do not otherwise have access to health insurance coverage subsidized by an employer. The law requires coverage for dependents up to age 26 or for 2 years following loss of dependent status under the Internal Revenue Code, whichever occurs first.

### **Chapter 172 of the Acts of 2006**

Amends MGL chapters 175, 176A, 176B, and 176G to prohibit the restriction or discontinuance of coverage for medically necessary hypodermic syringes or needles.

### **Chapter 185 of the Acts of 2006**

Amends the first paragraph of MGL chapter 175 section 163 by requiring that notice of cancellation, modification or expiration shall include the language as set forth in the third sentence of this paragraph, relating to written demand for reference to three referees.

### **Chapter 222 of the Acts of 2006**

Eliminates the prohibition against the payment of referral fees to employees of licensed insurance producers in connection with the referral of business leading to the purchase of insurance.

### **Chapter 223 of the Acts of 2006**

Creates a new Chapter 175K of the General Laws and is based on model legislation passed by the National Association of Insurance Commissioners (NAIC) in 2003. The law provides for the adoption of the interstate insurance compact (Compact) in the Commonwealth. The purpose of the Compact is to (1) develop uniform standards for individual or group annuities, life insurance policies, disability income policies or long-term care insurance policies; (2) require compacting states to comply with said provisions; (3) establish and regulate the membership and operation of the interstate insurance product regulation commission; and, (4) authorize compacting states to opt out of various provisions.

---

**Chapter 224 of the Acts of 2006**

Prohibits life and disability insurers, and insurance producers from rejecting applications, canceling policies or charging higher premiums based solely upon individuals' past, or future, lawful travel experiences unless such actions are based upon sound actuarial principals or are related to actual or reasonably expected experiences. In no event, however, can such actions be based solely on the fact that a travel destination is included on the United States Department of State's Travel Warning List. A violation of this law constitutes an unfair method of competition or unfair and deceptive act or practice. The law applies prospectively to all life and disability policies issued on or after the effective date of the law.

**Chapter 292 of the Acts of 2006**

Amends Chapters 175, 176A, 176B and 176G to require that coverage for prosthetic devices and repairs under the same terms and conditions that apply to other durable medical equipment covered under the policy.

**Chapter 324 of the Acts of 2006**

Amends the health care reform law, Chapter 58 of the Acts of 2006, by making technical corrections to the health care reform law. Includes both amendments to Chapter 58 and adds new provisions, as well, in order to better coordinate an effective implementation of the health care reform law, including amending numerous effective dates.

**Chapter 342 of the Acts of 2006**

Amends Chapter 175D relating to the Massachusetts Insurers Insolvency Fund (MIIF). Under the current law, MIIF is obligated to pay up to \$300,000 for most covered losses or unearned premium claims with the exception of workers compensation claims, which are covered in full. After the new law goes into effect, individuals and commercial entities (excluding government entities) whose net worth exceeds \$25 Million will not be eligible for payment from MIIF if they have an unpaid claim against an insurer that becomes insolvent. In addition, these high net worth insureds will be required to reimburse MIIF for any claims that MIIF pays to third parties on their behalf.

**Chapter 411 of the Acts of 2006**

Provides that a group marketing plan approved and in effect, pursuant to Chapter 175, section 193R, during calendar year 2006 may be approved upon renewal, notwithstanding that less than 35 per cent of its members are insured during calendar year 2007.

---

## Regulations

### **211 CMR 23.00 Audits of Insurers by Independent Certified Public Accountants for Years Ending 1991 and After**

The amendments to this regulation provide that the Commissioner of Insurance shall not recognize a person or firm as a qualified independent certified public accountant if that person or firm has directly or indirectly entered into an agreement of indemnity or release from liability with the insurer it is auditing. In addition, the proposed amendments would allow disputes between CPAs and insurers to be resolved by mediation or arbitration.

### **211 CMR 52.00 Managed Care Consumer Protections and Accreditation of Carriers**

This regulation implements and enforces sections two through twelve of M.G.L. c. 176O, the Managed Care statute. The regulation sets forth requirements for any carrier that offers for sale, provides, or arranges for the provision of a defined set of health, dental, or vision care services to insureds through affiliated and contracting providers or employs utilization review in making decisions about whether health, dental, or vision care services are covered benefits under a health, dental, or vision benefit plan. As a result of the enactment of Chapter 162 of the Acts of 2005, amendments to this regulation require that dental and vision carriers be subject to certain provisions; permit carriers to direct consumers to a website for plan information; and, repeal a five-year redelivery requirement for certificates of coverage booklet.

### **211 CMR 58.00 Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities**

This new regulation allows the use of mortality tables that reflect differences in mortality between Standard and Preferred lives when determining minimum reserve liabilities for life insurance companies. This allows insurers to use more specific mortality tables when reserving and provides consistency for carriers by complying with the model regulation adopted by the National Association of Insurance Commissioners.

### **211 CMR 71.00 Medicare Supplement Insurance and Evidences of Coverage Issued Pursuant to a Risk or Cost Contract**

Amendments to this regulation were necessary due to the signing into law of Chapter 175 of the Acts of 2005 on December 30, 2005, which amended M.G.L. c. 176K to incorporate new federal requirements established by the enactment of the federal Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) (Pub.L. 108-173) which added a new Medicare Part D prescription drug benefit, and made several amendments to the federal Medigap statute (42 USC 1395ss). As a result of the federal legislation, states were required to amend their Medigap regulatory program to conform to the changes resulting from the enactment of the MMA. The adoption of this regulation ensures that the Commonwealth's standards for Medicare Supplement Insurance Policies are consistent with the NAIC Model Regulations adopted by Congress as the applicable model standards for the purposes of regulating Medicare Supplement Insurance Policies.

**211 CMR 132.00 Actuarial Opinion and Memorandum Regulation**

This regulation sets forth the requirements for the annual actuarial opinion and memorandum that is required to be filed by all life insurance companies and fraternal benefit societies doing business in the state. The 2006 amendments to 211 CMR 132.00 updated the regulation to conform with the current NAIC model regulation and required all life insurers to include an actuary's asset adequacy analyses with the opinion and memorandum required to be filed at the same time as the insurers' annual statements. Previously, insurers meeting certain financial criteria were exempt from this requirement. In addition, a new penalty section, which is required by G.L. c. 175, § 9B, was added for companies and actuaries that fail to comply with the statute and regulation.

**211 CMR 134.00 Safe Driver Insurance Plan**

This regulation sets forth the procedures applicable to and governing the operation of the Safe Driver Insurance Plan. The Safe Driver Insurance Plan adjusts insurance rates and premiums for motor vehicles subject to the plan on the basis of "at fault" accidents, comprehensive insurance coverage claims and traffic law violations pursuant to the provisions of M.G.L. c. 175 s. 113B. The 2006 amendments to 211 CMR 134.00 included technical changes to the regulation to better implement a decision signed by the Commissioner to update the SDIP for January 1, 2006. The regulation was also modified to: (1) update the Appendix of surchargeable incidents to reflect the new motor vehicle offenses created by the recently passed Melanie's Law, Chapter 122 of the Laws of 2005; (2) remove outdated references to obsolete SDIP plans; and (3) incorporate flexibility in the provisions referring to the Merit Rating Board Manual(s) drafted in accordance with 211 CMR 134.18.

---

## Bulletins

### **Bulletin 2006-01: Voluntary Expedited Filing Procedures for Compliance with the Provisions of the Terrorism Risk Insurance Extension Act of 2005**

Issued to address the standards for carriers pursuant to the extension of the Terrorism Risk Insurance Act of 2002.

### **Bulletin 2006-02: Fungus/Mold and Wet & Dry Rot Coverage Requirements**

Issued to notify insurance carriers that offer, issue, or renew personal property damage coverage that is included in homeowners, dwelling, condominium, mobile homeowners, renters, and farm owners policies, and carriers that offer, issue, or renew commercial property insurance policies - excluding those policies exempt under M.G.L. c. 175, §224 - of the coverage requirements for fungus/mold and wet & dry rot damages arising from otherwise covered perils. All such policies offered, issued, or renewed on or after September 1, 2006 are to be consistent with the Division's requirement that carriers make coverage available for fungus/mold and wet & dry rot damages arising from otherwise covered perils.

### **Bulletin 2006-03: Dental and Vision Service Plans**

Issued to inform carriers of stand alone and limited dental and vision coverage of statutory changes which have the effect of exempting insured, limited scope vision-only benefit plans from the Nongroup and Portability health insurance laws and exempting carriers that offer products solely for dental and vision coverage from the biennial accreditation process for insurance plans with managed care features

### **Bulletin 2006-04: War Exclusion Filing Requirements**

Issued to inform life insurers of allowable policy exclusions for war.

### **Bulletin 2006-05:**

Superseded by Bulletin 2006-07

### **Bulletin 2006-06: Waiver of the Five-Year Requirement under 211 CMR 52.13(5)**

Issued to inform carriers that the Division of Insurance is waiving the requirement found in 211 CMR 52.13(5), which relates to the requirement that a completely revised evidence of coverage be provided to at least one adult insured in each household at least once every five years.

### **Bulletin 2006-07: Federal Emergency Management Agency Flood Insurance Training Requirements for Insurance Producers Selling Through the National Flood Insurance Program and Recommendations Regarding the Sale of Flood Insurance**

Issued to clarify who must meet the training requirements for selling flood insurance through the National Flood Insurance program and when those training requirements must be met, and to recommend that producers advise homeowners of the availability of flood insurance through the National Flood Insurance Program.

---

**Bulletin 2006-08: Upcoming Effective Date of New Regulation, 211 CMR 96.00, Consumer Protection in Annuity Transactions**

Issued to remind insurers and producers of the new requirements of 211 CMR 96.00 in advance of the November 5, 2006 effective date of the regulation.

**Bulletin 2006-09: 2006 Group Marketing Plans for Motor Vehicle Insurance Policies or Bonds, and Approved Rate Deviations for Policy Year 2006**

Issued to clarify that group marketing plans and rate deviations that were approved for the 2006 rate year will expire on March 31, 2007, the end of the 2006 rate year.

**Bulletin 2006-10: Offering of Group Discounts and Rate Deviations to Encourage Certain Operators to Successfully Complete Certified Advanced Driver Training Programs**

Issued to notify all insurers writing private passenger automobile insurance in Massachusetts of the opportunity for the 2007 rate year, to offer incentives by filing applications for group marketing plans and/or downward deviations from fixed and established rates to encourage certain operators to successfully complete an advanced driver training program certified by the Registrar of Motor Vehicles.

Note: The summaries provided in these sections should not be interpreted as the Division's formal legal interpretation or recommendation, nor are the summaries inclusive of all aspects of any of the laws enacted, regulations promulgated, or bulletins issued in 2006.

# Appendices

## Receiverships

Ancillary Receiverships & Domestic Receiverships	I
--	---

## Massachusetts Domestic Companies

Select Financial Information	II
------------------------------	----

Market Share in Key Sectors	III
-----------------------------	-----

- Accident & Health

- Homeowners

- Life

- Private Passenger Auto

- All Property & Casualty

- Workers' Compensation

## Direct Premium Written For Companies 2006:

Accident & Health	IV
-------------------	----

Aircraft (All Perils)	V
-----------------------	---

Annuity Considerations	VI
------------------------	----

Boiler & Machinery	VII
--------------------	-----

Burglary & Theft	VIII
------------------	------

Commercial Auto	IX
-----------------	----

Commercial Multiple Peril	X
---------------------------	---

Credit	XI
--------	----

Deposit Funds	XII
---------------	-----

Fidelity & Surety	XIII
-------------------	------

Fire	XIV
------	-----

Fraternal	XV
-----------	----

Health	XVI
--------	-----

Homeowners Multiple Peril	XVII
---------------------------	------

Liability other than Auto	XVIII
---------------------------	-------

Life	XIX
------	-----

Life All Lines	XX
----------------	----

Life \ Other Funds	XXI
--------------------	-----

Medical Malpractice	XXII
---------------------	------

Mortgage & Financial Guaranty	XXIII
-------------------------------	-------

Ocean & Inland Marine	XXIV
-----------------------	------

Private Passenger Auto	XXV
------------------------	-----

Property & Casualty Total	XXVI
---------------------------	------

Surplus Lines	XXVII
---------------	-------

Title Insurance	XXVIII
-----------------	--------

Workers' Compensation	XXIX
-----------------------	------

# **ANCILLARY AND DOMESTIC RECEIVERSHIPS**

## ANCILLARY & DOMESTIC RECEIVERSHIPS

<u>Date</u>	<u>Company</u>	<u>Home State</u>	<u>Estimated Assets</u>	<u>Closed</u>
<b><u>Active Ancillary Receiverships</u></b>				
10/16/2002	Legion Insurance Company	Pennsylvania	\$57,520,000	
10/16/2002	Villanova Insurance Company	Pennsylvania	\$1,460,000	
10/03/2001	Reliance Insurance Company	Pennsylvania	\$56,272,000	
06/06/2005	Home Insurance Company	New Hampshire	\$5,700,000	
05/25/2005	United Capitol	Illinois	\$300,000	
<b><u>Closed Ancillary Receiverships</u></b>				
	None in 2006			
<b><u>Domestic Receiverships</u></b>				
06/09/1995	Abington Mutual Liquidating Trust	In Liquidation		
01/17/1989	American Mutual Liability Insurance Company	In Liquidation		
08/26/1992	Attleboro Mutual Liquidating Trust	In Liquidation		
11/29/2004	Groveland Mutual Insurance Company	In Liquidation		
11/01/2000	Lumber Mutual Insurance Companies	In Rehabilitation		
06/09/1994	Monarch Life Insurance Company	In Rehabilitation		
09/20/2000	New England Fidelity Insurance Company	In Liquidation		
02/10/2000	Trust Insurance & Trust Assurance Companies	In Liquidation		
07/26/2006	Newburyport Mutual Fire Insurance Company	In Liquidation		

# **MASSACHUSETTS DOMESTIC INSURANCE COMPANIES**

## **Select Financial Information**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data from 2006 Annual Statments**  
**Line of Business: LIFE INSURANCE**

NAIC	Company Name	Total Premium Written in MA	Total Premium Written	Total Assets	Total Liabilities	Total Capital & Surplus
61476	Boston Mut Life Ins Co	\$50,245,181	\$229,945,475	\$841,513,744	\$752,103,172	\$89,410,570
65099	John Hancock Life Ins Co	\$66,951,586	\$4,652,284,401	\$71,776,172,713	\$68,183,900,359	\$3,592,272,351
65315	Liberty Life Assur Co Of Boston	\$58,147,766	\$1,346,188,468	\$10,457,191,093	\$10,007,868,435	\$449,322,658
65919	Primerica Life Ins Co	\$34,409,826	\$1,577,813,080	\$5,549,726,496	\$3,884,658,212	\$1,665,068,284
65935	Massachusetts Mut Life Ins Co	\$704,047,889	\$13,353,332,050	\$109,220,586,803	\$102,193,744,751	\$7,026,842,052
66265	Monarch Life Ins Co	\$1,413,603	\$37,079,609	\$968,404,458	\$957,132,744	\$11,271,714
67598	Paul Revere Life Ins Co	\$15,896,086	\$472,878,336	\$5,286,377,997	\$4,251,768,900	\$1,034,609,097
67601	Paul Revere Variable Annuity Ins Co	\$579,650	\$21,003,341	\$145,719,933	\$36,239,965	\$109,479,968
69140	First Allmerica Fin Life Ins Co	\$1,831,106	\$45,494,075	\$2,375,919,685	\$2,224,088,501	\$151,831,184
70435	The Savings Bank Life Ins Co Of MA	\$181,173,053	\$248,888,164	\$1,934,276,549	\$1,738,880,188	\$195,396,361
71714	Berkshire Life Ins Co of Amer	\$8,781,567	\$191,279,160	\$2,139,102,208	\$1,793,725,858	\$345,376,348
74920	Regal Reins Co	\$0	\$0	\$13,688,692	\$458,272	\$13,230,419
80896	Centre Life Ins Co	\$1,749,525	\$41,424,270	\$1,672,561,959	\$1,597,436,986	\$75,124,969
84654	US Branch Assumption Mut Life Ins Co	\$372,300	\$851,154	\$11,445,086	\$91,709	\$11,353,378
84824	Allmerica Financial Life & Annuity	\$9,625,176	\$151,279,632	\$10,556,864,114	\$10,187,927,155	\$368,936,958
90204	John Hancock Variable Life Ins Co	\$76,299,884	\$1,249,369,971	\$15,050,988,875	\$6,419,597,522	\$676,481,440
91626	New England Life Ins Co	\$174,984,504	\$1,899,108,022	\$12,015,453,145	\$11,580,640,674	\$434,812,471
<b>TOTAL</b>		<b>\$1,386,508,702</b>	<b>\$25,518,219,208</b>	<b>\$250,015,993,550</b>	<b>\$225,810,263,403</b>	<b>\$16,250,820,222</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data from 2006 Annual Statments**  
**Line of Business: PROPERTY and CASUALTY**

NAIC	Company Name	Total Premium Written in MA	Total Premium Written	Total Assets	Total Liabilities	Total Capital & Surplus
10017	Arbella Ind Ins Co	\$4,888,437	\$4,888,437	\$49,231,857	\$30,834,805	\$18,397,052
10206	Medical Professional Mut Ins Co	\$147,913,306	\$147,913,306	\$2,097,554,438	\$1,592,864,483	\$504,689,955
10230	Commonwealth Rein Co	\$0	\$0	\$37,442,289	\$23,067,855	\$14,374,434
10231	Commonwealth Mut Ins Co	\$6,452,137	\$6,452,137	\$7,981,249	\$2,481,249	\$5,500,000
10394	Bunker Hill Ins Co	\$31,967,410	\$37,586,018	\$41,472,078	\$22,887,447	\$18,584,631
10638	Proselect Ins Co	\$2,257,359	\$190,900,101	\$79,726,802	\$61,373,254	\$18,353,548
10664	Endeavour Ins Co	\$10,065,397	\$10,065,397	\$4,401,646	\$9,300	\$4,392,346
11104	Associated Employers Ins Co	\$20,316,781	\$20,316,781	\$3,977,090	\$402,313	\$3,574,777
11984	Independence Cas Ins Co	\$6,517,304	\$6,517,304	\$3,334,642	\$7,911	\$3,326,731
12154	Encompass Ins Co of MA	\$118,573,583	\$118,573,583	\$5,900,607	\$144,359	\$5,756,247
12210	Dentegra Ins Co of New England	\$0	\$465,314	\$5,897,423	\$106,141	\$5,791,282
12484	Liberty Mut Personal Ins Co	\$0	\$0	\$4,478,406	\$62,000	\$4,416,406
12850	Premier Ins Co Of MA	\$298,578,696	\$298,578,696	\$566,841,179	\$334,891,903	\$231,949,276
13374	Arrow Mut Liability Ins Co	\$5,508,871	\$5,743,980	\$48,477,582	\$21,105,216	\$27,372,366
13463	Barnstable County Mut Ins Co	\$22,439,169	\$22,439,169	\$73,824,710	\$20,400,825	\$53,423,884
13706	Dorchester Mut Ins Co	\$20,112,478	\$22,100,245	\$47,048,328	\$23,865,778	\$23,182,550
13943	Fitchburg Mut Ins Co	\$15,560,407	\$29,619,246	\$65,824,219	\$31,743,849	\$34,080,370
14192	Hingham Mut Fire Ins Co	\$33,354,880	\$44,944,355	\$122,107,577	\$69,606,323	\$52,501,254
14206	Holyoke Mut Ins Co In Salem	\$24,122,520	\$35,078,607	\$164,743,389	\$92,330,868	\$72,412,521
14435	Lumber Mut Ins Co	\$0	\$0	\$45,827,270	\$41,219,502	\$4,607,778
14737	Plymouth Rock Assur Corp	\$239,618,442	\$253,891,309	\$431,861,663	\$309,163,606	\$122,698,057
15067	Quincy Mut Fire Ins Co	\$175,323,643	\$308,479,463	\$1,259,232,244	\$537,324,480	\$721,907,764
15625	Peoples Services Ins Co	\$0	\$0	\$5,225,632	\$35,108	\$5,190,524
17000	Arbella Mut Ins Co	\$487,683,610	\$487,683,610	\$954,274,823	\$563,181,194	\$391,093,629
19763	Bay State Ins Co	\$0	\$21,285,566	\$269,362,295	\$102,908,321	\$166,453,975
19771	Cambridge Mut Fire Ins Co	\$43,616,256	\$115,248,325	\$502,668,895	\$242,225,567	\$260,443,328
19798	Merrimack Mut Fire Ins Co	\$152,164,376	\$312,699,317	\$813,371,083	\$348,307,075	\$465,064,008
20613	American Employers Ins Co	\$0	\$0	\$35,375,438	\$165,348	\$35,210,090
20621	OneBeacon America Ins Co	\$38,841,470	\$242,409,165	\$1,056,962,287	\$536,071,704	\$520,890,583
20648	Employers Fire Ins Co	\$94,924,160	\$355,919,244	\$107,472,222	\$46,198,139	\$61,274,083
21261	Electric Ins Co	\$31,362,461	\$316,155,369	\$1,200,095,381	\$868,295,545	\$331,799,834
21750	Pilgrim Ins Co	\$70,470,931	\$70,470,931	\$37,346,149	\$26,558,444	\$10,787,705
23043	Liberty Mut Ins Co	\$375,481,087	\$2,457,475,671	\$29,920,012,089	\$19,967,883,060	\$9,952,129,029
23965	Norfolk & Dedham Mut Fire Ins Co	\$80,075,916	\$85,012,059	\$234,925,857	\$114,280,978	\$120,644,879
31887	Coface North Amer Ins Co	\$2,415,606	\$58,799,660	\$60,133,726	\$36,659,708	\$23,474,018

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data from 2006 Annual Statments**  
**Line of Business: PROPERTY and CASUALTY**

NAIC	Company Name	Total Premium Written in MA	Total Premium Written	Total Assets	Total Liabilities	Total Capital & Surplus
33618	Safety Ind Ins Co	\$62,213,331	\$62,213,331	\$64,749,137	\$35,819,915	\$28,929,222
33758	Associated Industries Of MA Mut Ins	\$107,180,145	\$111,982,740	\$339,470,406	\$236,149,568	\$103,320,839
34754	Commerce Ins Co	\$1,535,812,073	\$1,544,350,735	\$3,113,013,778	\$1,907,132,356	\$1,205,881,422
36226	United Cas & Surety Ins Co	\$2,715,174	\$3,198,409	\$12,867,364	\$9,407,528	\$3,459,836
37346	Danbury Ins Co	\$367,933	\$6,805,232	\$15,928,426	\$6,509,867	\$9,418,559
38369	Northern Assur Co Of Amer	\$10,195,885	\$142,478,514	\$355,882,652	\$163,931,912	\$191,950,740
39454	Safety Ins Co	\$567,297,875	\$567,297,875	\$1,155,524,760	\$698,019,944	\$457,504,816
39659	Eastern Cas Ins Co	\$0	\$0	\$80,463,806	\$55,374,536	\$25,089,270
40274	Citation Ins Co	\$95,483,082	\$95,483,082	\$408,961,019	\$269,565,409	\$139,395,610
40320	Massachusetts Homeland Ins Co	\$125,249,400	\$125,249,400	\$9,838,313	\$56,251	\$9,782,062
41360	Arbella Protection Ins Co	\$139,642,699	\$144,403,323	\$239,913,194	\$143,556,819	\$96,356,376
41955	Barnstable County Ins Co	\$3,452,243	\$3,452,243	\$16,579,081	\$3,135,154	\$13,443,928
43702	Tower National Ins Co	\$199,805	\$20,809,265	\$21,311,238	\$11,597,145	\$9,714,093
44326	Atlantic Charter Ins Co	\$32,802,553	\$32,802,553	\$145,950,265	\$88,806,759	\$57,143,507
<b>TOTAL</b>		<b>\$5,243,218,891</b>	<b>\$8,948,239,067</b>	<b>\$46,344,866,004</b>	<b>\$29,697,726,821</b>	<b>\$16,647,139,194</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data From 2006 Annual Statements**  
**Line of Business: HEALTH INSURANCE**

NAIC	Company Name	Total Premium Written in MA	Total Premium Written	Total Assets	Total Liabilities	Total Capital & Surplus
11109	Neighborhood Health Plan Inc	\$528,084,549	\$528,084,549	\$192,489,359	\$94,723,663	\$97,765,696
12219	BCBS of MA HMO Blue Inc	\$4,219,727,654	\$4,219,727,654	\$1,397,809,545	\$558,147,869	\$839,661,676
18975	HPHC Ins Co Inc	\$23,608,854	\$23,608,854	\$31,373,093	\$8,160,076	\$23,213,017
47093	Massachusetts Vision Service Plan	\$11,615,004	\$11,615,004	\$11,355,324	\$1,558,602	\$9,796,722
52060	Dental Service Of MA Inc	\$333,360,591	\$333,360,591	\$281,538,648	\$85,181,820	\$196,356,828
53228	BCBS of MA	\$2,098,317,159	\$2,098,317,159	\$1,841,974,422	\$1,213,786,824	\$628,187,598
60117	Tufts Ins Co Inc	\$54,123,189	\$54,123,189	\$18,939,768	\$8,274,177	\$10,665,591
66828	Fallon Health & Life Assur Co	\$8,969,300	\$8,969,300	\$7,566,509	\$4,352,508	\$3,214,001
95236	Aetna Health Inc MA Corp	\$35,468,417	\$35,468,417	\$13,290,738	\$3,703,482	\$9,587,256
95299	Connecticare Of MA Inc	\$26,212,011	\$26,212,011	\$9,725,157	\$3,459,207	\$6,265,951
95520	CIGNA Healthcare of MA Inc	\$32,282,916	\$32,282,916	\$15,071,528	\$3,788,377	\$11,283,151
95541	Fallon Comm Health Plan Inc	\$836,024,292	\$836,024,292	\$275,607,938	\$121,959,043	\$153,648,895
95659	Great West Healthcare of MA Inc	\$0	\$0	\$1,576,384	\$18,180	\$1,558,204
95673	Health New England Inc	\$247,316,504	\$247,316,504	\$70,882,382	\$40,130,129	\$30,752,253
95688	Tufts Assocd Hmo Inc	\$1,699,296,424	\$1,699,296,424	\$842,871,501	\$361,672,529	\$481,198,972
96717	Harvard Pilgrim Health Care New Eng	\$0	\$0	\$57,561,237	\$33,997,689	\$23,563,548
96911	Harvard Pilgrim Health Care Inc	\$2,164,496,236	\$2,164,496,236	\$731,690,955	\$409,744,199	\$321,946,756
<b>TOTAL</b>		<b>\$12,318,903,100</b>	<b>\$12,318,903,100</b>	<b>\$5,801,324,488</b>	<b>\$2,952,658,374</b>	<b>\$2,848,666,115</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data From 2006 Annual Statements**  
**Line of Business: FRATERNAL ORGANIZATIONS**

NAIC	Company Name	Total Premium Written in MA	Total Premium Written	Total Assets	Total Liabilities	Total Capital & Surplus
58130	Catholic Assn Of Foresters	\$210,395	\$260,632	\$13,424,335	\$6,818,412	\$6,605,923
58181	Supreme Council The Royal Arcanum	\$92,621	\$2,956,023	\$66,665,460	\$52,166,873	\$14,498,587
<b>TOTAL</b>		<b>\$303,016</b>	<b>\$3,216,655</b>	<b>\$80,089,795</b>	<b>\$58,985,285</b>	<b>\$21,104,510</b>

# **MASSACHUSETTS DOMESTIC INSURANCE COMPANIES**

## **Market Share in Key Sectors**

## Three Year Trends: Workers' Compensation Market Share 2004-2006

Top 10 Companies by Year  
% of Direct Premium Written

2004		2005		2006	
American Home Assurance Company	11.19%	American Home Assurance Company	13.43%	American Home Assurance Company	12.45%
Associated Industries of Massachusetts Mutual Insurance	10.34%	Associated Industries of Massachusetts Mutual Insurance	9.51%	Associated Industries of Massachusetts Mutual Insurance	9.56%
Granite State Insurance Company	4.55%	Liberty Mutual Insurance Company	5.37%	Insurance Company of the State of Pennsylvania	5.77%
Travelers Property Casualty Company of America	4.48%	Granite State Insurance Company	5.17%	Granite State Insurance Company	5.01%
Commerce & Industry Insurance Company	4.35%	National Union Fire Insurance Company of Pittsburgh	4.82%	Travelers Property Casualty Company of America	4.26%
Liberty Mutual Fire Insurance Company	3.74%	Commerce & Industry Insurance Company	4.64%	Commerce & Industry Insurance Company	3.97%
Insurance Company of the State Of Pennsylvania	3.46%	Travelers Property Casualty Company of America	4.25%	Liberty Mutual Insurance Company	3.71%
Travelers Indemnity Company	3.16%	Twin City Fire Insurance Company	3.92%	Twin City Fire Insurance Company	3.65%
LM Insurance Corporation	3.12%	Atlantic Charter Insurance Company	2.97%	Liberty Insurance Corporation	3.36%
Twin City Fire Insurance Company	2.71%	Liberty Insurance Corporation	2.57%	Atlantic Charter Insurance Company	2.93%
Top Ten Companies Total	51.1%	Top Ten Companies Total	56.65%	Top Ten Companies Total	54.67%
Others (205 Companies)	48.9%	Others (211 Companies)	43.35%	Others (211 Companies)	45.33%

## Three Year Trends: Property & Casualty Market Share 2004-2006

Top 10 Companies by Year  
% of Direct Premium Written

2004		2005		2006	
Commerce Insurance Company	13.68%	Commerce Insurance Company	13.90%	Commerce Insurance Company	13.89%
Safety Insurance Company	5.18%	Safety Insurance Company	5.29%	Safety Insurance Company	5.13%
Arbella Mutual Insurance Company	4.32%	Arbella Mutual Insurance Company	4.28%	Arbella Mutual Insurance Company	4.41%
Liberty Mutual Insurance Company	3.60%	Liberty Mutual Insurance Company	3.56%	Liberty Mutual Insurance Company	3.40%
Metropolitan Property & Casualty Insurance Company	3.55%	Metropolitan Property & Casualty Insurance Company	3.44%	Metropolitan Property & Casualty Insurance Company	3.30%
Premier Insurance Company of Massachusetts	3.07%	Premier Insurance Company of Massachusetts	2.91%	Premier Insurance Company of Massachusetts	2.70%
Hanover Insurance Company	2.95%	Hanover Insurance Company	2.63%	Hanover Insurance Company	2.37%
Plymouth Rock Assurance Corporation	2.05%	Plymouth Rock Assurance Corporation	2.15%	American Home Assurance Company	2.21%
Amica Mutual Insurance Company	2.00%	Amica Mutual Insurance Company	2.06%	Plymouth Rock Assurance Corporation	2.17%
National Union Fire Insurance Company of Pittsburgh	1.93%	American Home Assurance Company	2.04%	Federal Insurance Company	2.10%
Top Ten Companies Total	42.33%	Top Ten Companies Total	42.26%	Top Ten Companies Total	41.68%
Others (454 Companies)	57.67%	Others (451 Companies)	57.74%	Others (459 Companies)	58.32%

**Three Year Trends: Life Insurance Market Share 2004-2006**  
**Top 10 Companies by Year**  
**% of Direct Premium Written**

<b>2004</b>		<b>2005</b>		<b>2006</b>	
Metropolitan Life Insurance Company	8.44%	Metropolitan Life Insurance Company	7.92%	Metropolitan Life Insurance Company	8.67%
Northwestern Mutual Life Insurance Company	5.79%	Northwestern Mutual Life Insurance Company	6.12%	Northwestern Mutual Life Insurance Company	5.87%
Massachusetts Mutual Life Insurance Company	5.11%	Savings Bank Life Insurance Company of Massachusetts	4.15%	Hartford Life Insurance Company	3.95%
Guardian Life Insurance Company of America	3.89%	Guardian Life Insurance Company of America	4.14%	Savings Bank Life Insurance Company of Massachusetts	3.94%
John Hancock Variable Life Insurance Company	3.83%	Massachusetts Mutual Life Insurance Company	3.95%	Guardian Life Insurance Company of America	3.83%
Savings Bank Life Insurance Company of Massachusetts	3.76%	Prudential Insurance Company of America	3.63%	Massachusetts Mutual Life Insurance Company	3.75%
Prudential Insurance Company of America	3.50%	New York Life Insurance Company	3.29%	Prudential Insurance Company of America	3.42%
New York Life Insurance Company	3.18%	New York Life Insurance & Annuity Corporation	2.64%	New York Life Insurance Company	3.10%
John Hancock Life Insurance Company	2.36%	John Hancock Variable Life Insurance Company	2.56%	New York Life Insurance & Annuity Corporation	2.51%
Pacific Life Insurance Company	2.28%	Unum Life Insurance Company of America	2.26%	John Hancock Variable Life Insurance Company	2.35%
Top Ten Companies Total	42.14%	Top Ten Companies Total	40.66%	Top Ten Companies Total	41.39%
Others (325 Companies)	57.86%	Others (331 Companies)	59.34%	Others (331 Companies)	58.61%

**Three Year Trends: Homeowner's Insurance Market Share 2004-2006**  
**Top 10 Companies by Year**  
**% of Direct Premium Written**

<b>2004</b>		<b>2005</b>		<b>2006</b>	
Merrimack Mutual Fire Insurance Company	6.59%	Merrimack Mutual Fire Insurance Company	6.84%	Merrimack Mutual Fire Insurance Company	6.84%
Quincy Mutual Fire Insurance Company	6.22%	Quincy Mutual Fire Insurance Company	6.14%	Quincy Mutual Fire Insurance Company	5.92%
Liberty Mutual Fire Insurance Company	5.59%	Liberty Mutual Fire Insurance Company	5.40%	Liberty Mutual Fire Insurance Company	5.59%
Citation Insurance Company	5.24%	Citation Insurance Company	5.36%	Citation Insurance Company	5.39%
Phoenix Insurance Company	4.64%	Commerce Insurance Company	4.48%	Arbella Mutual Insurance Company	4.75%
Commerce Insurance Company	4.48%	Phoenix Insurance Company	4.45%	Commerce Insurance Company	4.43%
Arbella Mutual Insurance Company	4.04%	Arbella Mutual Insurance Company	4.17%	Phoenix Insurance Company	4.35%
Vermont Mutual Insurance Company	3.70%	Vermont Mutual Insurance Company	3.78%	Vermont Mutual Insurance Company	3.57%
Metropolitan Property & Casualty Insurance Company	3.54%	Metropolitan Property & Casualty Insurance Company	3.39%	Metropolitan Property & Casualty Insurance Company	3.25%
Amica Mutual Insurance Company	3.07%	Amica Mutual Insurance Company	2.97%	Amica Mutual Insurance Company	2.96%
Top Ten Companies Total	47.11%	Top Ten Companies Total	46.98%	Top Ten Companies Total	47.05%
Others (135 Companies)	52.89%	Others (141 Companies)	53.02%	Others (129 Companies)	52.95%

**Three Year Trends: Accident & Health Market Share 2004-2006**  
**Top 10 Companies by Year**  
**% of Direct Premium Written**

<b>2004</b>		<b>2005</b>		<b>2006</b>	
Unum Life Insurance Company of America	8.00%	United Healthcare Insurance Company	8.51%	United Healthcare Insurance Company	16.73%
United Healthcare Insurance Company	6.97%	Unum Life Insurance Company of America	7.79%	Unum Life Insurance Company of America	6.23%
Guardian Life Insurance Company of America	6.80%	Metropolitan Life Insurance Company	6.93%	Metropolitan Life Insurance Company	5.66%
Metropolitan Life Insurance Company	6.64%	Aetna Life Insurance Company	6.34%	Aetna Life Insurance Company	5.62%
Aetna Life Insurance Company	5.66%	Guardian Life Insurance Company of America	6.33%	Guardian Life Insurance Company of America	4.96%
Connecticut General Life Insurance Company	5.00%	Connecticut General Life Insurance Company	4.24%	Unicare Life & Health Insurance Company	3.65%
Mega Life & Health Insurance Company	2.88%	Mega Life & Health Insurance Company	2.88%	Hartford Life & Accident Insurance Company	3.57%
John Hancock Variable Life Insurance Company	2.65%	Unicare Life & Health Insurance Company	2.76%	Connecticut General Life Insurance Company	3.18%
Bankers Life & Casualty Company	2.52%	John Hancock Variable Life Insurance Company	2.61%	Humana Insurance Company	2.77%
Unicare Life & Health Insurance Company	2.37%	Genworth Life Insurance Company	2.52%	Mega Life & Health Insurance Company	2.41%
Top Ten Companies Total	49.69%	Top Ten Companies Total	50.91%	Top Ten Companies Total	54.72%
Others (247 Companies)	50.31%	Others (245 Companies)	49.09%	Others (245 Companies)	45.28%

**Three Year Trends: Private Passenger Auto Market Share 2004-2006**  
**Top 10 Companies by Year**  
**% of Direct Premium Written**

<b>2004</b>		<b>2005</b>		<b>2006</b>	
Commerce Insurance Company	29.10%	Commerce Insurance Company	29.96%	Commerce Insurance Company	31.51%
Safety Insurance Company	11.16%	Safety Insurance Company	11.43%	Safety Insurance Company	11.20%
Arbella Mutual Insurance Company	9.17%	Arbella Mutual Insurance Company	9.02%	Arbella Mutual Insurance Company	9.58%
Liberty Mutual Insurance Company	7.48%	Liberty Mutual Insurance Company	7.59%	Liberty Mutual Insurance Company	7.72%
Premier Insurance Company of Massachusetts	7.40%	Metropolitan Property & Casualty Insurance Company	7.15%	Metropolitan Property & Casualty Insurance Company	7.14%
Metropolitan Property & Casualty Insurance Company	7.40%	Premier Insurance Company of Massachusetts	7.10%	Premier Insurance Company of Massachusetts	7.00%
Hanover Insurance Company	5.16%	Plymouth Rock Assurance Corporation	5.25%	Plymouth Rock Assurance Corporation	5.61%
Plymouth Rock Assurance Corporation	4.93%	Hanover Insurance Company	4.37%	Amica Mutual Insurance Company	3.64%
Massachusetts Homeland Insurance Company	3.81%	Amica Mutual Insurance Company	3.93%	Hanover Insurance Company	3.60%
Amica Mutual Insurance Company	3.79%	Massachusetts Homeland Insurance Company	3.35%	Massachusetts Homeland Insurance Company	2.94%
Top Ten Companies Total	89.4%	Top Ten Companies Total	89.15%	Top Ten Companies Total	89.84%
Others (46 Companies)	10.85%	Others (35 Companies)	10.85%	Others (40 Companies)	10.16%

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **ACCIDENT & HEALTH**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: ACCIDENT and HEALTH**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
79413	United Healthcare Ins Co	CT	361,555,897	16.73%	67660	Pennsylvania Life Ins Co	PA	13,136,391	0.61%
62235	Unum Life Ins Co Of Amer	ME	134,576,329	6.23%	70785	Pacificare Life & Health Ins Co	IN	11,525,888	0.53%
65978	Metropolitan Life Ins Co	NY	122,327,995	5.66%	65080	John Alden Life Ins Co	WI	11,501,330	0.53%
60054	Aetna Life Ins Co	CT	121,522,965	5.62%	70106	United States Life Ins Co In NYC	NY	10,661,069	0.49%
64246	Guardian Life Ins Co Of Amer	NY	107,151,010	4.96%	68322	Great West Life & Annuity Ins Co	CO	10,469,910	0.48%
80314	Unicare Life & Health Ins Co	IN	78,948,527	3.65%	66915	New York Life Ins Co	NY	9,642,184	0.45%
70815	Hartford Life & Accident Ins Co	CT	77,028,021	3.57%	66842	AIG Life Ins Co	DE	9,547,866	0.44%
62308	Connecticut General Life Ins Co	CT	68,741,702	3.18%	86231	Transamerica Life Ins Co	IA	9,133,337	0.42%
73288	Humana Ins Co	WI	59,925,922	2.77%	61476	Boston Mut Life Ins Co	MA	8,902,239	0.41%
97055	Mega Life & Health Ins Co The	OK	52,064,875	2.41%	71412	Mutual Of Omaha Ins Co	NE	8,721,032	0.40%
70025	Genworth Life Ins Co	DE	48,359,784	2.24%	62626	Cuna Mut Ins Society	WI	8,323,008	0.39%
65099	John Hancock Life Ins Co	MA	44,539,742	2.06%	77828	Companion Life Ins Co	SC	8,238,963	0.38%
66087	Mid West Natl Life Ins Co Of TN	TX	36,621,666	1.70%	71129	Fort Dearborn Life Ins Co	IL	8,128,328	0.38%
66141	Health Net Life Ins Co	CA	32,167,563	1.49%	67105	Reliastar Life Ins Co	MN	7,713,550	0.36%
61263	Bankers Life & Cas Co	IL	29,235,907	1.35%	71714	Berkshire Life Ins Co of Amer	MA	7,529,731	0.35%
69019	Standard Ins Co	OR	29,055,638	1.34%	93440	HM Llife Ins Co	PA	7,343,928	0.34%
68241	Prudential Ins Co Of Amer	NJ	28,361,587	1.31%	80624	American Progressive L&H Ins Of NY	NY	7,106,791	0.33%
68195	Provident Life & Accident Ins Co	TN	24,377,185	1.13%	61425	Trustmark Ins Co	IL	6,996,625	0.32%
65315	Liberty Life Assur Co Of Boston	MA	23,819,335	1.10%	60895	American United Life Ins Co	IN	6,646,048	0.31%
62049	Colonial Life & Accident Ins Co	SC	23,577,843	1.09%	66281	Monumental Life Ins Co	IA	6,492,133	0.30%
66869	Nationwide Life Ins Co	OH	23,463,476	1.09%	69868	United Of Omaha Life Ins Co	NE	6,444,817	0.30%
62146	Combined Ins Co Of Amer	IL	23,048,414	1.07%	71870	Fidelity Security Life Ins Co	MO	6,397,121	0.30%
61271	Principal Life Ins Co	IA	22,448,846	1.04%	91626	New England Life Ins Co	MA	5,396,347	0.25%
80802	US Branch SunLife Assur Co Of Canada	MI	22,153,478	1.03%	61301	Ameritas Life Ins Corp	NE	5,104,824	0.24%
65935	Massachusetts Mut Life Ins Co	MA	21,461,570	0.99%	90328	First Health Life & Health Ins Co	TX	4,759,342	0.22%
70254	Jefferson Pilot Financial Ins Co	NE	20,718,761	0.96%	68772	Security Mut Life Ins Co Of NY	NY	4,593,200	0.21%
70408	Union Security Ins Co	IA	20,032,721	0.93%	65021	Stonebridge Life Ins Co	VT	4,442,964	0.21%
65005	RiverSource Life Ins Co	MN	19,730,467	0.91%	66168	Minnesota Life Ins Co	MN	4,211,415	0.19%
67091	Northwestern Mut Life Ins Co	WI	19,364,034	0.90%	92916	United American Ins Co	DE	4,119,420	0.19%
65498	Life Ins Co Of North Amer	PA	18,623,344	0.86%	65110	Kanawha Ins Co	SC	3,856,394	0.18%
68381	Reliance Standard Life Ins Co	IL	17,928,802	0.83%	88072	Hartford Life Ins Co	CT	3,825,330	0.18%
60380	American Family Life Asr Co Columbus	NE	17,015,812	0.79%	67121	Transamerica Occidental Life Ins Co	IA	3,224,942	0.15%
64130	Life Investors Ins Co Of Amer	IA	15,793,622	0.73%	69078	Standard Security Life Ins Co Of NY	NY	3,106,119	0.14%
90611	Allianz Life Ins Co Of North Amer	MN	15,770,941	0.73%	69477	Time Ins Co	WI	3,008,289	0.14%
87726	Metlife Ins Co of CT	CT	14,878,895	0.69%	69345	Teachers Ins & Ann Assoc Of Amer	NY	2,989,371	0.14%
68608	Symetra Life Ins Co	WA	14,791,274	0.68%	60534	American Heritage Life Ins Co	FL	2,762,352	0.13%
67598	Paul Revere Life Ins Co	MA	14,770,547	0.68%	76325	Conseco Senior Health Ins Co	PA	2,445,377	0.11%
80926	Genworth Life & Health Ins Co	CT	13,677,855	0.63%	76112	Oxford Life Ins Co	AZ	2,418,120	0.11%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: ACCIDENT and HEALTH**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
71439	Assurity Life Ins Co	NE	2,405,162	0.11%	67172	Ohio Natl Life Ins Co	OH	674,998	0.03%
65765	Reassure America Life Ins Co	IL	2,345,231	0.11%	63126	Farm Family Life Ins Co	NY	602,905	0.03%
92711	HCC Life Ins Co	IN	2,322,797	0.11%	62596	Union Fidelity Life Ins Co	IL	600,999	0.03%
65595	Lincoln Benefit Life Co	NE	2,279,526	0.11%	60518	American Health & Life Ins Co	TX	558,073	0.03%
70319	Washington Natl Ins Co	IL	2,148,156	0.10%	60577	American Income Life Ins Co	IN	538,628	0.02%
62413	Continental Assur Co	IL	2,135,523	0.10%	81426	Commercial Travelers Mut Ins Co	NY	508,933	0.02%
69000	Northwestern Long Term Care Ins Co	WI	2,132,847	0.10%	64211	Guarantee Trust Life Ins Co	IL	508,400	0.02%
60275	American Bankers Life Assur Co Of FL	FL	1,892,068	0.09%	69663	USAA Life Ins Co	TX	489,525	0.02%
70939	Gerber Life Ins Co	NY	1,868,453	0.09%	71854	AAA Life Ins Co	MI	473,105	0.02%
93777	Household Life Ins Co	MI	1,833,961	0.08%	89958	JMIC Life Ins Co	FL	466,709	0.02%
80896	Centre Life Ins Co	MA	1,749,525	0.08%	64327	Harleysville Life Ins Co	PA	451,770	0.02%
60410	American Fidelity Assur Co	OK	1,647,996	0.08%	69515	Medamerica Ins Co	PA	446,825	0.02%
80837	Union Central Life Ins Co	OH	1,636,710	0.08%	65676	Lincoln Natl Life Ins Co	IN	429,753	0.02%
66605	Peoples Benefit Life Ins Co	IA	1,465,199	0.07%	69116	State Life Ins Co	IN	427,829	0.02%
80578	Physicians Mut Ins Co	NE	1,427,223	0.07%	70173	Universal Underwriters Life Ins Co	KS	388,727	0.02%
65781	Madison Natl Life Ins Co Inc	WI	1,400,315	0.06%	60836	American Republic Ins Co	IA	371,996	0.02%
62944	AXA Equitable Life Ins Co	NY	1,384,887	0.06%	61360	Reliastar Life Ins Co Of NY	NY	355,463	0.02%
66370	Mony Life Ins Co	NY	1,312,578	0.06%	63665	General American Life Ins Co	MO	330,560	0.02%
85561	Perico Life Ins Co	DE	1,305,598	0.06%	66583	National Guardian Life Ins Co	WI	327,990	0.02%
69914	Sears Life Ins Co	TX	1,289,570	0.06%	60488	American Gen Life Ins Co	TX	296,656	0.01%
66265	Monarch Life Ins Co	MA	1,276,104	0.06%	80659	US Bus of the Canada Life Assur Co	MI	294,870	0.01%
60142	TIAA Cref Life Ins Co	NY	1,245,342	0.06%	65749	Cuna Mut Life Ins Co	IA	275,546	0.01%
62286	Golden Rule Ins Co	IN	1,178,343	0.05%	63312	Great American Life Ins Co	OH	273,008	0.01%
80705	Great West Life Assur Co	MI	1,137,935	0.05%	68160	Balboa Life Ins Co	CA	271,832	0.01%
60186	Allstate Life Ins Co	IL	1,099,869	0.05%	71773	American Natl Life Ins Co Of TX	TX	270,154	0.01%
60526	American Family Life Asr Co Of NY	NY	1,094,094	0.05%	67814	Phoenix Life Ins Co	NY	246,509	0.01%
71455	Financial American Life Ins Co	KS	1,072,666	0.05%	91472	Globe Life & Accident Ins Co	DE	236,576	0.01%
62251	Concord Heritage Life Ins Co Inc	NH	1,069,753	0.05%	67644	Penn Mut Life Ins Co	PA	236,119	0.01%
61492	Liberty Life Ins Co	SC	1,001,201	0.05%	68373	American Gen Assur Co	IL	229,146	0.01%
69744	Union Labor Life Ins Co	MD	962,006	0.04%	76023	Columbian Life Ins Co	IL	223,146	0.01%
82538	National Health Ins Co	TX	951,466	0.04%	89206	Ohio Natl Life Assur Corp	OH	216,671	0.01%
61506	Resource Life Ins Co	IL	924,432	0.04%	61832	Chesapeake Life Ins Co	OK	213,284	0.01%
68136	Protective Life Ins Co	TN	911,340	0.04%	80799	Celtic Ins Co	IL	205,036	0.01%
66680	National Life Ins Co	VT	858,920	0.04%	71404	Continental General Ins Co	NE	196,091	0.01%
80985	BCS Life Ins Co	IL	835,475	0.04%	70580	Humanadental Ins Co	WI	186,662	0.01%
64580	Illinois Mut Life Ins Co	IL	825,249	0.04%	63258	Federated Life Ins Co	MN	185,023	0.01%
84824	Commonwealth Ann & Life Ins Co	MA	789,864	0.04%	67539	Pan American Life Ins Co	LA	184,091	0.01%
68209	Provident Life & Cas Ins Co	TN	688,040	0.03%	61069	Anthem Life Ins Co	IN	179,667	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: ACCIDENT and HEALTH**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
61212	Baltimore Life Ins Co	MD	153,081	0.01%	67695	Federal Home Life Ins Co	VA	16,855	0.00%
67369	Alta Health & Life Ins Co	IN	148,481	0.01%	62065	Colonial Penn Life Ins Co	PA	15,635	0.00%
70688	Transamerica Financial Life Ins Co	NY	146,310	0.01%	71730	Continental American Ins Co	SC	15,217	0.00%
80675	US Bus of Crown Life Ins Co	MI	140,212	0.01%	62863	Trustmark Life Ins Co	IL	15,160	0.00%
70435	The Savings Bank Life Ins Co Of MA	MA	125,440	0.01%	66427	MTL Ins Co	IL	13,984	0.00%
86355	Standard Life & Accident Ins Co	OK	123,833	0.01%	67784	Philadelphia American Life Ins Co	TX	13,379	0.00%
62553	Country Life Ins Co	IL	122,912	0.01%	62634	Delaware American Life Ins Co	DE	13,267	0.00%
60682	Conseco Ins Co	IL	121,726	0.01%	60305	American Comm Mut Ins Co	MI	13,184	0.00%
67865	Jefferson Pilot Life Ins Co	NC	109,423	0.01%	70211	Valley Forge Life Ins Co	IN	13,165	0.00%
68810	Sentry Life Ins Co	WI	103,296	0.00%	65536	Genworth Life & Annuity Ins Co	VA	12,643	0.00%
65242	Lafayette Life Ins Co	IN	94,328	0.00%	65331	Liberty Natl Life Ins Co	AL	11,739	0.00%
64513	Horace Mann Life Ins Co	IL	85,790	0.00%	94358	US Able Life	AR	11,653	0.00%
63479	United Teacher Assoc Ins Co	TX	81,833	0.00%	67199	Old American Ins Co	MO	10,829	0.00%
88668	Mutual Of Amer Life Ins Co	NY	76,908	0.00%	62057	Jefferson Pilot Lifeamerica Ins Co	NY	9,628	0.00%
81078	American Network Ins Co	PA	69,590	0.00%	63967	Government Personnel Mut Life Ins Co	TX	8,947	0.00%
61751	Central States H & L Co Of Omaha	NE	64,883	0.00%	60739	American Natl Ins Co	TX	8,027	0.00%
65951	Merit Life Ins Co	IN	60,098	0.00%	31119	Medico Ins Co	NE	6,586	0.00%
81027	Veterans Life Ins Co	IL	57,333	0.00%	93742	Securian Life Ins Co	MN	5,752	0.00%
68047	Professional Ins Co	TX	53,600	0.00%	69256	Sunamerica Life Ins Co	AZ	5,187	0.00%
65129	Kansas City Life Ins Co	MO	47,214	0.00%	62898	Aviva Life Ins Co	DE	5,139	0.00%
69140	First Allmerica Fin Life Ins Co	MA	45,284	0.00%	64017	Jefferson Natl Life Ins Co	TX	5,053	0.00%
65722	Loyal American Life Ins Co	OH	42,563	0.00%	84786	Colorado Bankers Life Ins Co	CO	4,734	0.00%
61883	Central United Life Ins Co	AR	42,241	0.00%	62103	Columbian Mut Life Ins Co	NY	4,599	0.00%
97764	Idealife Ins Co	CT	39,282	0.00%	72850	United World Life Ins Co	NE	3,840	0.00%
62359	Constitution Life Ins Co	TX	36,096	0.00%	62928	EMC Natl Life Co	IA	3,580	0.00%
90212	Great Southern Life Ins Co	TX	34,476	0.00%	99937	Columbus Life Ins Co	OH	3,323	0.00%
61239	Bankers Fidelity Life Ins Co	GA	29,883	0.00%	61689	Amerus Life Ins Co	IA	3,166	0.00%
68225	Nationwide Life Ins Co of Amer	PA	28,706	0.00%	69310	Surety Life Ins Co	NE	3,160	0.00%
60607	American Intl Life Assr Co NY	NY	28,350	0.00%	65056	Jackson Natl Life Ins Co	MI	3,071	0.00%
81434	First Rehab Life Ins Co Of Amer	NY	25,247	0.00%	67903	Provident Amer Life & Hlth Ins Co	OH	2,845	0.00%
61409	National Benefit Life Ins Co	NY	25,211	0.00%	76236	Cincinnati Life Ins Co	OH	2,743	0.00%
64645	Indianapolis Life Ins Co	IN	24,399	0.00%	66974	North American Co Life & Hlth Ins	IL	2,210	0.00%
68284	Pyramid Life Ins Co	KS	23,867	0.00%	65927	Lincoln Heritage Life Ins Co	IL	1,840	0.00%
60801	American Public Life Ins Co	OK	20,525	0.00%	61700	Renaissance L & H Ins Co of Amer	DE	1,702	0.00%
65919	Primerica Life Ins Co	MA	19,644	0.00%	71153	Hartford Life & Annuity Ins Co	CT	1,655	0.00%
86509	Ing Life Ins & Annuity Co	CT	18,457	0.00%	63657	Garden State Life Ins Co	TX	1,456	0.00%
62952	Equitable Life & Cas Ins Co	UT	18,225	0.00%	63193	Farmers & Traders Life Ins Co	NY	1,377	0.00%
65900	Conseco Life Ins Co	IN	18,173	0.00%	77879	5 Star Life Ins Co	LA	1,270	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: ACCIDENT and HEALTH**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
89184	Sterling Investors Life Ins Co	GA	929	0.00%					
84654	US Branch Assumption Mut Life Ins Co	MA	726	0.00%					
60704	Wilton Reassurance Life Co of NY	NY	682	0.00%					
72125	Physicians Life Ins Co	NE	660	0.00%					
65838	John Hancock Life Ins Co (USA)	MI	535	0.00%					
60038	Acacia Life Ins Co	DC	502	0.00%					
88536	Protective Life And Annuity Ins Co	AL	314	0.00%					
70114	Unity Mut Life Ins Co	NY	289	0.00%					
68764	Security Financial Life Ins Co	NE	144	0.00%					
71471	Medico Life Ins Co	NE	139	0.00%					
67989	American Memorial Life Ins Co	SD	126	0.00%					
63495	First Investors Life Ins Co	NY	110	0.00%					
69930	United Ins Co Of Amer	IL	109	0.00%					
81442	Monitor Life Ins Co Of NY	NY	87	0.00%					
61735	Central Security Life Ins Co	TX	83	0.00%					
80942	ING USA Annuity and Life Ins Co	IA	72	0.00%					
64831	Intramercia Life Ins Co	NY	41	0.00%					
65870	Manhattan Life Ins Co	NY	36	0.00%					
67261	Old Republic Life Ins Co	IL	36	0.00%					
68357	Reliable Life Ins Co	MO	20	0.00%					
86126	Members Life Ins Co	WI	18	0.00%					
91693	United Family Life Ins Co	GA	5	0.00%					
70335	West Coast Life Ins Co	NE	-150	0.00%					
66044	Midland Natl Life Ins Co	IA	-158	0.00%					
62383	Centurion Life Ins Co	IA	-10,005	0.00%					
97268	Pacific Life & Annuity Co	AZ	-10,422	0.00%					
			2,160,546,594	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

**Line of Business:**

**AIRCRAFT (ALL PERILS)**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: AIRCRAFT**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
23817	Illinois Natl Ins Co	IL	6,417,581	27.62%
37885	XL Specialty Ins Co	DE	2,443,907	10.52%
34274	Central States Ind Co Of Omaha	NE	2,019,132	8.69%
19720	American Alt Ins Corp	DE	1,958,215	8.43%
24147	Old Republic Ins Co	PA	1,864,927	8.03%
29599	US Specialty Ins Co	TX	1,350,243	5.81%
22667	Ace American Ins Co	PA	1,164,832	5.01%
23043	Liberty Mut Ins Co	MA	1,158,733	4.99%
22039	General Rein Corp	DE	1,152,541	4.96%
40045	Starnet Ins Co	DE	954,298	4.11%
16535	Zurich American Ins Co	NY	902,829	3.89%
10367	Avemco Ins Co	MD	578,645	2.49%
12904	Tokio Marine & Nichido Fire Ins Co	NY	380,432	1.64%
20362	Mitsui Sumitomo Ins Co of Amer	NY	314,276	1.35%
20532	Clarendon Natl Ins Co	NJ	184,657	0.79%
19682	Hartford Fire In Co	CT	151,008	0.65%
20699	Ace Prop & Cas Ins Co	PA	105,998	0.46%
33022	AXA Ins Co	NY	105,500	0.45%
37257	Praetorian Ins Co	IL	18,122	0.08%
21121	Westchester Fire Ins Co	NY	13,727	0.06%
19429	Insurance Co Of The State Of PA	PA	6,337	0.03%
11150	Arch Ins Co	MO	5,600	0.02%
19445	National Union Fire Ins Co Of Pitts	PA	-65	0.00%
22730	Converium Ins North Amer Inc	NJ	-293	0.00%
10340	Stonington Ins Co	TX	-18,013	-0.08%
			23,233,169	100.00%

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **ANNUITY CONSIDERATIONS**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: ANNUITY**

Premium Written in MA Market Share as of in MA as of					Premium Written in MA Market Share as of in MA as of				
NAIC #	Company Name	Domicile	12/31/2006	12/31/2006	NAIC #	Company Name	Domicile	12/31/2006	12/31/2006
69345	Teachers Ins & Ann Assoc Of Amer	NY	514,485,722	9.26%	60488	American Gen Life Ins Co	TX	25,926,017	0.47%
65005	RiverSource Life Ins Co	MN	396,460,769	7.14%	68675	Security Benefit Life Ins Co	KS	25,230,911	0.45%
86509	Ing Life Ins & Annuity Co	CT	327,628,818	5.90%	67172	Ohio Natl Life Ins Co	OH	23,767,630	0.43%
62898	Aviva Life Ins Co	DE	324,280,695	5.84%	61689	Amerus Life Ins Co	IA	22,529,936	0.41%
62944	AXA Equitable Life Ins Co	NY	264,608,845	4.77%	79022	Merrill Lynch Life Ins Co	AR	21,325,719	0.38%
91596	New York Life Ins & Annuity Corp	DE	254,863,035	4.59%	93513	MetLife Investors Ins Co	MO	21,014,144	0.38%
65056	Jackson Natl Life Ins Co	MI	240,944,546	4.34%	61263	Bankers Life & Cas Co	IL	20,990,343	0.38%
90611	Allianz Life Ins Co Of North Amer	MN	232,666,263	4.19%	92665	Aviva Life Ins Co of NY	NY	20,245,506	0.36%
65676	Lincoln Natl Life Ins Co	IN	225,611,418	4.06%	80950	Metlife Life & Annuity Co of CT	CT	19,754,867	0.36%
80942	ING USA Annuity and Life Ins Co	IA	208,445,643	3.75%	65595	Lincoln Benefit Life Co	NE	17,693,813	0.32%
79065	Sun Life Assur Co Of Canada US	DE	179,478,358	3.23%	80837	Union Central Life Ins Co	OH	17,039,815	0.31%
61050	MetLife Investors USA Ins Co	DE	150,373,186	2.71%	67091	Northwestern Mut Life Ins Co	WI	16,793,301	0.30%
93696	Fidelity Investments Life Ins Co	UT	137,816,898	2.48%	74780	Integrity Life Ins Co	OH	16,522,541	0.30%
65978	Metropolitan Life Ins Co	NY	137,215,468	2.47%	61492	Liberty Life Ins Co	SC	14,843,289	0.27%
65935	Massachusetts Mut Life Ins Co	MA	135,205,115	2.43%	62510	Equitrust Life Ins Co	IA	14,752,007	0.27%
68322	Great West Life & Annuity Ins Co	CO	122,811,635	2.21%	65315	Liberty Life Assur Co Of Boston	MA	13,956,881	0.25%
91626	New England Life Ins Co	MA	103,841,229	1.87%	86231	Transamerica Life Ins Co	IA	13,939,719	0.25%
86630	American Skandia Life Assur Corp	CT	94,999,169	1.71%	65528	Life Ins Co Of The Southwest	TX	13,613,826	0.25%
70432	AIG Annuity Ins Co	TX	89,121,715	1.60%	70025	Genworth Life Ins Co	DE	12,937,994	0.23%
61271	Principal Life Ins Co	IA	79,058,743	1.42%	65099	John Hancock Life Ins Co	MA	11,706,921	0.21%
60941	AIG SunAmerica Life Assur Co	AZ	64,264,691	1.16%	60631	American Investors Life Ins Co	KS	11,632,198	0.21%
70688	Transamerica Financial Life Ins Co	NY	64,252,213	1.16%	91413	Western Reserve Life Assur Co of OH	OH	11,201,587	0.20%
87726	Metlife Ins Co of CT	CT	63,778,389	1.15%	65749	Cuna Mut Life Ins Co	IA	10,764,936	0.19%
70238	Variable Annuity Life Ins Co	TX	55,528,550	1.00%	66869	Nationwide Life Ins Co	OH	10,716,308	0.19%
65536	Genworth Life & Annuity Ins Co	VA	52,175,185	0.94%	69868	United Of Omaha Life Ins Co	NE	10,672,308	0.19%
78778	Guardian Ins & Annuity Co Inc	DE	44,496,314	0.80%	71129	Fort Dearborn Life Ins Co	IL	10,306,855	0.19%
70435	The Savings Bank Life Ins Co Of MA	MA	43,770,568	0.79%	60054	Aetna Life Ins Co	CT	8,888,684	0.16%
63274	Fidelity & Guaranty Life Ins Co	MD	40,977,628	0.74%	66915	New York Life Ins Co	NY	8,354,412	0.15%
92738	American Equity Invest Life Ins Co	IA	36,583,996	0.66%	67466	Pacific Life Ins Co	NE	7,956,486	0.14%
67865	Jefferson Pilot Life Ins Co	NC	34,979,129	0.63%	66974	North American Co Life & Hlth Ins	IL	7,819,301	0.14%
66044	Midland Natl Life Ins Co	IA	33,278,604	0.60%	64513	Horace Mann Life Ins Co	IL	7,669,198	0.14%
60739	American Natl Ins Co	TX	31,770,678	0.57%	67105	Reliastar Life Ins Co	MN	6,439,556	0.12%
93432	CM Life Ins Co	CT	29,909,112	0.54%	93661	Annuity Investors Life Ins Co	OH	6,425,281	0.12%
60186	Allstate Life Ins Co	IL	28,943,417	0.52%	68136	Protective Life Ins Co	TN	6,203,680	0.11%
60895	American United Life Ins Co	IN	28,084,863	0.51%	60142	TIAA Cref Life Ins Co	NY	6,162,180	0.11%
66605	Peoples Benefit Life Ins Co	IA	27,279,781	0.49%	93548	PHL Variable Ins Co	CT	6,036,888	0.11%
63312	Great American Life Ins Co	OH	27,255,807	0.49%	68241	Prudential Ins Co Of Amer	NJ	5,959,759	0.11%
79227	Pruco Life Ins Co	AZ	26,292,206	0.47%	65242	Lafayette Life Ins Co	IN	5,421,708	0.10%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: ANNUITY**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
68810	Sentry Life Ins Co	WI	5,246,679	0.09%	63207	Chase Ins Life and Annuity Co	IL	312,205	0.01%
64246	Guardian Life Ins Co Of Amer	NY	5,061,325	0.09%	69019	Standard Ins Co	OR	303,149	0.01%
66168	Minnesota Life Ins Co	MN	4,873,515	0.09%	63495	First Investors Life Ins Co	NY	260,548	0.00%
63401	First Colony Life Ins Co	VA	4,590,308	0.08%	70408	Union Security Ins Co	IA	216,494	0.00%
69663	USAA Life Ins Co	TX	4,498,622	0.08%	70319	Washington Natl Ins Co	IL	215,202	0.00%
88072	Hartford Life Ins Co	CT	4,454,932	0.08%	66427	MTL Ins Co	IL	207,007	0.00%
78077	Mony Life Ins Co Of Amer	AZ	4,185,390	0.08%	69256	Sunamerica Life Ins Co	AZ	203,962	0.00%
64017	Jefferson Natl Life Ins Co	TX	4,172,661	0.08%	63967	Government Personnel Mut Life Ins Co	TX	185,758	0.00%
62626	Cuna Mut Ins Society	WI	4,066,782	0.07%	63193	Farmers & Traders Life Ins Co	NY	133,823	0.00%
90557	Kemper Investors Life Ins Co	IL	3,975,359	0.07%	97136	Metropolitan Tower Life Ins Co	DE	121,080	0.00%
68381	Reliance Standard Life Ins Co	IL	3,804,274	0.07%	97268	Pacific Life & Annuity Co	AZ	120,000	0.00%
84824	Commonwealth Ann & Life Ins Co	MA	3,632,187	0.07%	61999	Americo Financial Life Annuity Ins	TX	118,009	0.00%
66842	AIG Life Ins Co	DE	3,589,264	0.06%	71870	Fidelity Security Life Ins Co	MO	114,101	0.00%
68608	Symetra Life Ins Co	WA	1,954,911	0.04%	64580	Illinois Mut Life Ins Co	IL	110,741	0.00%
99937	Columbus Life Ins Co	OH	1,886,389	0.03%	60038	Acacia Life Ins Co	DC	108,477	0.00%
66850	National Western Life Ins Co	CO	1,715,938	0.03%	70580	Humanadental Ins Co	WI	76,796	0.00%
60682	Conseco Ins Co	IL	1,673,410	0.03%	65129	Kansas City Life Ins Co	MO	72,061	0.00%
62057	Jefferson Pilot Lifeamerica Ins Co	NY	1,671,026	0.03%	70750	Nationwide Life & Ann Co of Amer	DE	69,031	0.00%
66680	National Life Ins Co	VT	1,531,585	0.03%	81213	American Maturity Life Ins Co	CT	58,742	0.00%
61301	Ameritas Life Ins Corp	NE	1,470,503	0.03%	65838	John Hancock Life Ins Co (USA)	MI	57,819	0.00%
72125	Physicians Life Ins Co	NE	1,426,356	0.03%	92622	Western Southern Life Assur Co	OH	56,201	0.00%
68772	Security Mut Life Ins Co Of NY	NY	1,291,029	0.02%	64130	Life Investors Ins Co Of Amer	IA	54,868	0.00%
72222	Amica Life Ins Co	RI	1,289,627	0.02%	70335	West Coast Life Ins Co	NE	49,990	0.00%
97977	Ameritas Variable Life Ins Co	NE	1,278,879	0.02%	65900	Conseco Life Ins Co	IN	49,769	0.00%
92916	United American Ins Co	DE	1,274,301	0.02%	70254	Jefferson Pilot Financial Ins Co	NE	48,238	0.00%
64327	Harleysville Life Ins Co	PA	1,014,385	0.02%	65765	Reassure America Life Ins Co	IL	43,356	0.00%
71153	Hartford Life & Annuity Ins Co	CT	821,770	0.01%	66087	Mid West Natl Life Ins Co Of TN	TX	41,596	0.00%
63665	General American Life Ins Co	MO	761,659	0.01%	61808	Charter Natl Life Ins Co	IL	38,155	0.00%
68039	Presidential Life Ins Co	NY	647,309	0.01%	65919	Primerica Life Ins Co	MA	28,832	0.00%
63126	Farm Family Life Ins Co	NY	643,579	0.01%	71439	Assurity Life Ins Co	NE	24,500	0.00%
67814	Phoenix Life Ins Co	NY	602,756	0.01%	65781	Madison Natl Life Ins Co Inc	WI	23,634	0.00%
69140	First Allmerica Fin Life Ins Co	MA	600,060	0.01%	84786	Colorado Bankers Life Ins Co	CO	17,539	0.00%
62286	Golden Rule Ins Co	IN	593,779	0.01%	63487	Investors Life Ins Co North Amer	TX	16,956	0.00%
62308	Connecticut General Life Ins Co	CT	551,341	0.01%	62928	EMC Natl Life Co	IA	14,671	0.00%
93629	Prudential Retirement Ins & Anuty Co	CT	546,681	0.01%	65927	Lincoln Heritage Life Ins Co	IL	14,644	0.00%
67644	Penn Mut Life Ins Co	PA	405,754	0.01%	70114	Unity Mut Life Ins Co	NY	13,873	0.00%
67121	Transamerica Occidental Life Ins Co	IA	398,993	0.01%	69051	Standard Life Ins Co Of IN	IN	13,120	0.00%
88668	Mutual Of Amer Life Ins Co	NY	394,234	0.01%	84654	US Branch Assumption Mut Life Ins Co	MA	12,720	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: ANNUITY**

Premium Written in MA as of 12/31/2006					Premium Written in MA as of 12/31/2006				
NAIC #	Company Name	Domicile	12/31/2006	12/31/2006	NAIC #	Company Name	Domicile	12/31/2006	12/31/2006
67989	American Memorial Life Ins Co	SD	12,594	0.00%	80624	American Progressive L&H Ins Of NY	NY	400	0.00%
71773	American Natl Life Ins Co Of TX	TX	11,222	0.00%	94250	Banner Life Ins Co	MD	272	0.00%
60704	Wilton Reassurance Life Co of NY	NY	10,500	0.00%	94218	Country Investors Life Assur Co	IL	200	0.00%
66370	Mony Life Ins Co	NY	10,498	0.00%	70130	Universal Guaranty Life Ins Co	OH	160	0.00%
64939	Investors Ins Corp	DE	10,214	0.00%	61832	Chesapeake Life Ins Co	OK	120	0.00%
62235	Unum Life Ins Co Of Amer	ME	9,900	0.00%	69566	Trans World Assur Co	CA	120	0.00%
97055	Mega Life & Health Ins Co The	OK	9,384	0.00%	76325	Conseco Senior Health Ins Co	PA	59	0.00%
61883	Central United Life Ins Co	AR	9,121	0.00%	61425	Trustmark Ins Co	IL	-32,420	0.00%
68225	Nationwide Life Ins Co of Amer	PA	7,272	0.00%					
94099	United Investors Life Ins Co	MO	7,219	0.00%	5,553,117,585 100.00%				
64505	Homesteaders Life Co	IA	6,743	0.00%					
66583	National Guardian Life Ins Co	WI	4,886	0.00%					
63177	Farmers New World Life Ins Co	WA	4,773	0.00%					
70211	Valley Forge Life Ins Co	IN	4,667	0.00%					
69310	Surety Life Ins Co	NE	4,500	0.00%					
60275	American Bankers Life Assur Co Of FL	FL	4,358	0.00%					
60429	American Fidelity Life Ins Co	FL	4,327	0.00%					
64645	Indianapolis Life Ins Co	IN	4,053	0.00%					
62413	Continental Assur Co	IL	3,500	0.00%					
61360	Reliastar Life Ins Co Of NY	NY	3,000	0.00%					
60534	American Heritage Life Ins Co	FL	2,895	0.00%					
64211	Guarantee Trust Life Ins Co	IL	2,615	0.00%					
61395	Beneficial Life Ins Co	UT	2,400	0.00%					
67695	Federal Home Life Ins Co	VA	2,150	0.00%					
71404	Continental General Ins Co	NE	2,000	0.00%					
63258	Federated Life Ins Co	MN	1,800	0.00%					
87645	United Fidelity Life Ins Co	TX	1,761	0.00%					
70866	Allstate Assur Co	IL	1,500	0.00%					
70106	United States Life Ins Co In NYC	NY	1,473	0.00%					
90212	Great Southern Life Ins Co	TX	1,430	0.00%					
67083	Manhattan Natl Life Ins Co	IL	1,155	0.00%					
80675	US Bus of Crown Life Ins Co	MI	1,000	0.00%					
66281	Monumental Life Ins Co	IA	838	0.00%					
61476	Boston Mut Life Ins Co	MA	779	0.00%					
69477	Time Ins Co	WI	772	0.00%					
62049	Colonial Life & Accident Ins Co	SC	650	0.00%					
66265	Monarch Life Ins Co	MA	600	0.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:  
**BOILER & MACHINERY**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: BOILER and MACHINERY**

Premium					Premium				
			Written in MA	Market Share				Written in MA	Market Share
			as of	in MA as of				as of	in MA as of
NAIC #	Company Name	Domicile	12/31/2006	12/31/2006	NAIC #	Company Name	Domicile	12/31/2006	12/31/2006
21482	Factory Mut Ins Co	RI	6,512,726	24.84%	21784	Firemens Ins Co Of Washington DC	DE	56,893	0.22%
20281	Federal Ins Co	IN	3,170,512	12.09%	11126	Sompo Japan Ins Co of Amer	NY	54,401	0.21%
11452	Hartford Steam Boil Inspec & Ins Co	CT	3,051,788	11.64%	26344	Great American Assur Co	OH	52,087	0.20%
25674	Travelers Property Cas Co Of Amer	CT	2,050,521	7.82%	20648	Employers Fire Ins Co	MA	48,942	0.19%
20443	Continental Cas Co	IL	1,764,707	6.73%	21415	Employers Mut Cas Co	IA	48,652	0.19%
41181	Universal Underwriters Ins Co	KS	830,809	3.17%	20346	Pacific Ind Co	WI	42,268	0.16%
10014	Affiliated Fm Ins Co	RI	825,662	3.15%	22292	Hanover Ins Co	NH	40,727	0.16%
26247	American Guarantee & Liability Ins	NY	677,322	2.58%	24074	Ohio Cas Ins Co	OH	35,772	0.14%
19445	National Union Fire Ins Co Of Pitts	PA	560,712	2.14%	25887	US Fidelity & Guaranty Co	MD	32,588	0.12%
25658	Travelers Ind Co	CT	549,409	2.10%	24791	St Paul Mercury Ins Co	MN	32,332	0.12%
16535	Zurich American Ins Co	NY	534,297	2.04%	37257	Praetorian Ins Co	IL	25,784	0.10%
25623	Phoenix Ins Co	CT	452,218	1.72%	13331	American Hardware Mut Ins Co	OH	25,466	0.10%
34207	Westport Ins Corp	MO	420,743	1.60%	13978	Florists Mut Ins Co	IL	23,834	0.09%
20397	Vigilant Ins Co	NY	401,524	1.53%	39306	Fidelity & Deposit Co Of MD	MD	23,707	0.09%
24767	St Paul Fire & Marine Ins Co	MN	352,098	1.34%	16691	Great American Ins Co	OH	21,300	0.08%
25682	Travelers Ind Co Of CT	CT	322,393	1.23%	20370	AXIS Reins Co	NY	16,989	0.06%
35300	Allianz Global Risks US Ins Co	CA	282,326	1.08%	23108	Lumbermens Underwriting Alliance	MO	15,568	0.06%
20303	Great Northern Ins Co	MN	244,802	0.93%	22667	Ace American Ins Co	PA	13,575	0.05%
20222	All Amer Ins Co	OH	214,528	0.82%	22322	Greenwich Ins Co	DE	11,970	0.05%
21857	American Ins Co	NE	212,890	0.81%	22136	Great American Ins Co of NY	NY	11,739	0.04%
23841	New Hampshire Ins Co	PA	212,252	0.81%	36463	Discover Prop & Cas Ins Co	IL	11,060	0.04%
23809	Granite State Ins Co	PA	209,543	0.80%	21873	Firemans Fund Ins Co	CA	9,666	0.04%
20230	Central Mut Ins Co	OH	207,985	0.79%	37052	Regis Ins Co	PA	8,577	0.03%
20621	OneBeacon America Ins Co	MA	151,374	0.58%	40142	American Zurich Ins Co	IL	7,289	0.03%
19682	Hartford Fire In Co	CT	145,294	0.55%	19402	Birmingham Fire Ins Co Of PA	PA	6,637	0.03%
21881	National Surety Corp	IL	122,710	0.47%	23043	Liberty Mut Ins Co	MA	6,578	0.03%
24554	XL Ins Amer Inc	DE	116,588	0.44%	26832	Great American Alliance Ins Co	OH	3,919	0.01%
31325	Acadia Ins Co	ME	112,732	0.43%	20494	Transportation Ins Co	IL	3,817	0.01%
14974	Pennsylvania Lumbermens Mut Ins	PA	107,515	0.41%	20699	Ace Prop & Cas Ins Co	PA	3,772	0.01%
15067	Quincy Mut Fire Ins Co	MA	107,166	0.41%	20478	National Fire Ins Co Of Hartford	IL	3,469	0.01%
19380	American Home Assur Co	NY	81,650	0.31%	27154	Atlantic Specialty Ins Co	NY	2,617	0.01%
12904	Tokio Marine & Nichido Fire Ins Co	NY	77,446	0.30%	24732	General Ins Co Of Amer	WA	2,495	0.01%
25615	Charter Oak Fire Ins Co	CT	74,607	0.28%	22306	Massachusetts Bay Ins Co	NH	2,220	0.01%
13935	Federated Mut Ins Co	MN	73,121	0.28%	10677	Cincinnati Ins Co	OH	1,885	0.01%
14982	Penn Millers Ins Co	PA	70,505	0.27%	25879	Fidelity & Guaranty Ins Underwriters	WI	1,608	0.01%
10205	Mountain Valley Ind Co	NH	70,475	0.27%	29459	Twin City Fire Ins Co Co	IN	1,581	0.01%
25666	Travelers Ind Co Of Amer	CT	63,905	0.24%	10340	Stonington Ins Co	TX	1,435	0.01%
10815	Verlan Fire Ins Co MD	MD	60,846	0.23%	31534	Citizens Ins Co Of Amer	MI	1,372	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: BOILER and MACHINERY**

Premium					Premium				
			Written in MA	Market Share				Written in MA	Market Share
			as of	in MA as of				as of	in MA as of
NAIC #	Company Name	Domicile	12/31/2006	12/31/2006	NAIC #	Company Name	Domicile	12/31/2006	12/31/2006
19704	American States Ins Co	IN	1,304	0.00%					
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	1,293	0.00%					
35386	Fidelity & Guaranty Ins Co	IA	1,269	0.00%					
24775	St Paul Guardian Ins Co	MN	1,145	0.00%					
21970	OneBeacon Ins Co	PA	623	0.00%					
19224	St Paul Protective Ins Co	IL	619	0.00%					
21849	American Automobile Ins Co	MO	297	0.00%					
20702	Ace Fire Underwriters Ins Co	PA	248	0.00%					
24724	First Natl Ins Co Of Amer	WA	236	0.00%					
19690	American Economy Ins Co	IN	221	0.00%					
29424	Hartford Cas Ins Co	IN	71	0.00%					
10499	DaimlerChrysler Ins Co	MI	65	0.00%					
34690	Property & Cas Ins Co Of Hartford	IN	12	0.00%					
10936	Seneca Ins Co Inc	NY	8	0.00%					
			26,219,703	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**BURGLARY & THEFT**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: BURGLARY and THEFT**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
19917	Liberty Ins Underwriters Inc	NY	931,593	21.99%	31325	Acadia Ins Co	ME	3,315	0.08%
31194	Travelers Cas & Surety Co Of Amer	CT	685,218	16.17%	14982	Penn Millers Ins Co	PA	2,876	0.07%
20281	Federal Ins Co	IN	642,965	15.17%	10205	Mountain Valley Ind Co	NH	2,847	0.07%
29424	Hartford Cas Ins Co	IN	498,969	11.78%	25658	Travelers Ind Co	CT	2,381	0.06%
41181	Universal Underwriters Ins Co	KS	301,883	7.12%	24449	Regent Ins Co	WI	2,039	0.05%
24767	St Paul Fire & Marine Ins Co	MN	162,171	3.83%	23841	New Hampshire Ins Co	PA	2,020	0.05%
19445	National Union Fire Ins Co Of Pitts	PA	156,244	3.69%	19038	Travelers Cas & Surety Co	CT	1,859	0.04%
20370	AXIS Reins Co	NY	113,668	2.68%	13331	American Hardware Mut Ins Co	OH	1,735	0.04%
26182	Harleysville Worcester Ins Co	PA	112,497	2.66%	12866	T.H.E. Ins Co	LA	1,724	0.04%
29459	Twin City Fire Ins Co Co	IN	102,793	2.43%	14974	Pennsylvania Lumbermens Mut Ins	PA	1,658	0.04%
20346	Pacific Ind Co	WI	90,214	2.13%	24198	Peerless Ins Co	NH	1,492	0.04%
20303	Great Northern Ins Co	MN	52,844	1.25%	20494	Transportation Ins Co	IL	1,455	0.03%
21121	Westchester Fire Ins Co	NY	49,539	1.17%	14788	NGM Ins Co	FL	1,368	0.03%
22292	Hanover Ins Co	NH	41,656	0.98%	21458	Employers Ins of Wausau	WI	1,310	0.03%
39306	Fidelity & Deposit Co Of MD	MD	34,554	0.82%	20648	Employers Fire Ins Co	MA	1,226	0.03%
22535	Seaboard Surety Co	NY	24,050	0.57%	25615	Charter Oak Fire Ins Co	CT	1,207	0.03%
23043	Liberty Mut Ins Co	MA	22,419	0.53%	21415	Employers Mut Cas Co	IA	1,176	0.03%
35181	Executive Risk Ind Inc	DE	22,210	0.52%	34207	Westport Ins Corp	MO	1,164	0.03%
22667	Ace American Ins Co	PA	20,659	0.49%	25976	Utica Mut Ins Co	NY	1,072	0.03%
20443	Continental Cas Co	IL	19,414	0.46%	22136	Great American Ins Co of NY	NY	1,058	0.02%
20397	Vigilant Ins Co	NY	15,645	0.37%	41483	Farmington Cas Co	CT	1,000	0.02%
21180	Sentry Select Ins Co	WI	11,618	0.27%	36463	Discover Prop & Cas Ins Co	IL	707	0.02%
24554	XL Ins Amer Inc	DE	10,916	0.26%	18058	Philadelphia Ind Ins Co	PA	701	0.02%
12904	Tokio Marine & Nichido Fire Ins Co	NY	10,330	0.24%	24414	General Cas Co Of WI	WI	654	0.02%
26344	Great American Assur Co	OH	9,252	0.22%	11045	Excelsior Ins Co	NH	576	0.01%
21326	Empire Fire & Marine Ins Co	NE	8,746	0.21%	25224	Great Divide Ins Co	ND	523	0.01%
13935	Federated Mut Ins Co	MN	6,909	0.16%	24791	St Paul Mercury Ins Co	MN	487	0.01%
16535	Zurich American Ins Co	NY	6,749	0.16%	25984	Graphic Arts Mut Ins Co	NY	375	0.01%
24988	Sentry Ins A Mut Co	WI	4,660	0.11%	26832	Great American Alliance Ins Co	OH	338	0.01%
25682	Travelers Ind Co Of CT	CT	4,525	0.11%	23809	Granite State Ins Co	PA	278	0.01%
29874	North American Specialty Ins Co	NH	4,401	0.10%	21970	OneBeacon Ins Co	PA	250	0.01%
19682	Hartford Fire In Co	CT	4,191	0.10%	24732	General Ins Co Of Amer	WA	246	0.01%
26433	Harco Natl Ins Co	IL	4,061	0.10%	19704	American States Ins Co	IN	212	0.01%
15024	Preferred Mut Ins Co	NY	4,002	0.09%	23035	Liberty Mut Fire Ins Co	WI	169	0.00%
16691	Great American Ins Co	OH	3,979	0.09%	22306	Massachusetts Bay Ins Co	NH	166	0.00%
25674	Travelers Property Cas Co Of Amer	CT	3,524	0.08%	20230	Central Mut Ins Co	OH	101	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: BURGLARY and THEFT**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
40142	American Zurich Ins Co	IL	82	0.00%					
18767	Church Mut Ins Co	WI	62	0.00%					
37303	Redland Ins Co	NJ	59	0.00%					
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	55	0.00%					
26247	American Guarantee & Liability Ins	NY	41	0.00%					
33588	First Liberty Ins Corp	IA	19	0.00%					
39217	QBE Ins Corp	PA	-4,092	-0.10%					
			4,237,059	100.00%					

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **COMMERCIAL AUTO**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: COMMERCIAL AUTO**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
34754	Commerce Ins Co	MA	91,956,124	11.53%	29424	Hartford Cas Ins Co	IN	3,153,258	0.40%
41360	Arbella Protection Ins Co	MA	83,211,624	10.43%	25984	Graphic Arts Mut Ins Co	NY	3,152,259	0.40%
39454	Safety Ins Co	MA	60,386,211	7.57%	24414	General Cas Co Of WI	WI	3,094,620	0.39%
22292	Hanover Ins Co	NH	50,515,494	6.33%	31325	Acadia Ins Co	ME	2,930,585	0.37%
21750	Pilgrim Ins Co	MA	48,123,478	6.03%	11045	Excelsior Ins Co	NH	2,926,594	0.37%
25658	Travelers Ind Co	CT	38,092,090	4.78%	22667	Ace American Ins Co	PA	2,913,074	0.37%
25615	Charter Oak Fire Ins Co	CT	35,277,696	4.42%	20281	Federal Ins Co	IN	2,858,355	0.36%
33618	Safety Ind Ins Co	MA	27,788,030	3.48%	25623	Phoenix Ins Co	CT	2,756,319	0.35%
20648	Employers Fire Ins Co	MA	23,815,482	2.99%	37257	Praetorian Ins Co	IL	2,570,056	0.32%
21784	Firemens Ins Co Of Washington DC	DE	18,951,091	2.38%	25682	Travelers Ind Co Of CT	CT	2,513,657	0.32%
16535	Zurich American Ins Co	NY	15,628,241	1.96%	33600	LM Ins Corp	IA	2,495,989	0.31%
26182	Harleysville Worcester Ins Co	PA	14,386,891	1.80%	13331	American Hardware Mut Ins Co	OH	2,406,161	0.30%
25674	Travelers Property Cas Co Of Amer	CT	14,330,987	1.80%	19410	Commerce & Industry Ins Co	NY	2,341,116	0.29%
19380	American Home Assur Co	NY	14,285,903	1.79%	16691	Great American Ins Co	OH	2,234,560	0.28%
41181	Universal Underwriters Ins Co	KS	13,406,395	1.68%	23043	Liberty Mut Ins Co	MA	2,079,577	0.26%
37303	Redland Ins Co	NJ	12,478,277	1.56%	21172	Vanliner Ins Co	MO	2,066,920	0.26%
14788	NGM Ins Co	FL	11,289,281	1.42%	23329	Merchants Mut Ins Co	NY	1,961,712	0.25%
23035	Liberty Mut Fire Ins Co	WI	10,750,450	1.35%	36463	Discover Prop & Cas Ins Co	IL	1,935,404	0.24%
20478	National Fire Ins Co Of Hartford	IL	9,975,561	1.25%	19356	Maryland Cas Co	MD	1,898,852	0.24%
40274	Citation Ins Co	MA	9,825,573	1.23%	26077	Lancer Ins Co	IL	1,876,258	0.24%
19682	Hartford Fire In Co	CT	9,098,763	1.14%	21180	Sentry Select Ins Co	WI	1,848,685	0.23%
31534	Citizens Ins Co Of Amer	MI	8,673,250	1.09%	20508	Valley Forge Ins Co	PA	1,799,951	0.23%
32620	National Interstate Ins Co	OH	7,522,621	0.94%	12904	Tokio Marine & Nichido Fire Ins Co	NY	1,794,473	0.23%
19445	National Union Fire Ins Co Of Pitts	PA	7,349,769	0.92%	13935	Federated Mut Ins Co	MN	1,681,476	0.21%
13803	Farm Family Cas Ins Co	NY	6,985,839	0.88%	12475	Republic-Franklin Ins Co	OH	1,521,152	0.19%
25666	Travelers Ind Co Of Amer	CT	6,697,999	0.84%	20532	Clarendon Natl Ins Co	NJ	1,507,372	0.19%
24198	Peerless Ins Co	NH	6,559,713	0.82%	10499	DaimlerChrysler Ins Co	MI	1,467,655	0.18%
24767	St Paul Fire & Marine Ins Co	MN	6,237,671	0.78%	15067	Quincy Mut Fire Ins Co	MA	1,411,047	0.18%
20621	OneBeacon America Ins Co	MA	5,456,439	0.68%	44393	West American Ins Co	IN	1,401,102	0.18%
21113	United States Fire Ins Co	DE	5,009,146	0.63%	10847	Cumis Ins Society Inc	WI	1,312,103	0.16%
21326	Empire Fire & Marine Ins Co	NE	4,605,740	0.58%	26069	Wausau Business Ins Co	WI	1,298,097	0.16%
22306	Massachusetts Bay Ins Co	NH	4,380,928	0.55%	14206	Holyoke Mut Ins Co In Salem	MA	1,275,416	0.16%
25976	Utica Mut Ins Co	NY	4,276,704	0.54%	24171	Netherlands Ins Co The	NH	1,234,636	0.15%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	4,232,091	0.53%	26344	Great American Assur Co	OH	1,214,848	0.15%
18058	Philadelphia Ind Ins Co	PA	3,886,943	0.49%	11150	Arch Ins Co	MO	1,171,609	0.15%
20443	Continental Cas Co	IL	3,223,254	0.40%	35696	Harleysville Preferred Ins Co	PA	1,156,568	0.15%
20494	Transportation Ins Co	IL	3,198,251	0.40%	10017	Arbella Ind Ins Co	MA	1,146,053	0.14%
29459	Twin City Fire Ins Co Co	IN	3,179,979	0.40%	21415	Employers Mut Cas Co	IA	1,102,247	0.14%

**MASSACHUSETTS DIVISION OF INSURANCE**

**Premium and Market Share - 2006**

**Line of Business: COMMERCIAL AUTO**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
24988	Sentry Ins A Mut Co	WI	1,067,570	0.13%	25887	US Fidelity & Guaranty Co	MD	71,735	0.01%
24074	Ohio Cas Ins Co	OH	1,020,729	0.13%	40142	American Zurich Ins Co	IL	67,342	0.01%
21962	Pennsylvania General Ins Co	PA	991,793	0.12%	25054	Hudson Ins Co	DE	67,161	0.01%
24147	Old Republic Ins Co	PA	920,004	0.12%	23809	Granite State Ins Co	PA	66,397	0.01%
22012	Motors Ins Corp	MI	843,471	0.11%	21105	North River Ins Co	NJ	49,208	0.01%
21857	American Ins Co	NE	758,967	0.10%	13056	RLI Ins Co	IL	45,816	0.01%
10205	Mountain Valley Ind Co	NH	738,523	0.09%	26247	American Guarantee & Liability Ins	NY	39,073	0.00%
19429	Insurance Co Of The State Of PA	PA	735,673	0.09%	22136	Great American Ins Co of NY	NY	37,186	0.00%
19976	Amica Mut Ins Co	RI	711,831	0.09%	15032	Guideone Mut Ins Co	IA	35,728	0.00%
26042	Wausau Underwriters Ins Co	WI	683,881	0.09%	22977	Lumbermens Mut Cas Co	IL	29,648	0.00%
21261	Electric Ins Co	MA	681,815	0.09%	24449	Regent Ins Co	WI	29,433	0.00%
24066	American Fire & Cas Co	OH	673,428	0.08%	25879	Fidelity & Guaranty Ins Underwriters	WI	27,066	0.00%
22322	Greenwich Ins Co	DE	611,708	0.08%	19372	Northern Ins Co Of NY	NY	26,739	0.00%
40827	Virginia Surety Co Inc	IL	514,441	0.06%	35386	Fidelity & Guaranty Ins Co	IA	15,403	0.00%
19720	American Alt Ins Corp	DE	504,169	0.06%	19801	Argonaut Ins Co	IL	12,796	0.00%
18279	Bankers Standard Ins Co	PA	427,046	0.05%	26832	Great American Alliance Ins Co	OH	6,833	0.00%
26433	Harco Natl Ins Co	IL	399,064	0.05%	24791	St Paul Mercury Ins Co	MN	5,494	0.00%
18767	Church Mut Ins Co	WI	393,237	0.05%	21970	OneBeacon Ins Co	PA	4,788	0.00%
42404	Liberty Ins Corp	IL	392,916	0.05%	10340	Stonington Ins Co	TX	4,621	0.00%
19704	American States Ins Co	IN	392,264	0.05%	27154	Atlantic Specialty Ins Co	NY	3,762	0.00%
20486	Transcontinental Ins Co	NY	382,016	0.05%	23779	Nationwide Mut Fire Ins Co	OH	3,243	0.00%
23841	New Hampshire Ins Co	PA	364,718	0.05%	20702	Ace Fire Underwriters Ins Co	PA	3,174	0.00%
12262	Pennsylvania Manufacturers Asn Ins C	PA	306,419	0.04%	12154	Encompass Ins Co of MA	MA	3,098	0.00%
11126	Sompo Japan Ins Co of Amer	NY	301,596	0.04%	37478	Hartford Ins Co Of The Midwest	IN	2,112	0.00%
21458	Employers Ins of Wausau	WI	287,455	0.04%	27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	2,055	0.00%
21881	National Surety Corp	IL	272,608	0.03%	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	2,027	0.00%
20362	Mitsui Sumitomo Ins Co of Amer	NY	191,907	0.02%	18333	Peerless Ind Ins Co	IL	1,873	0.00%
21121	Westchester Fire Ins Co	NY	183,414	0.02%	39926	Selective Ins Co Of The Southeast	NC	1,856	0.00%
33588	First Liberty Ins Corp	IA	169,110	0.02%	24732	General Ins Co Of Amer	WA	1,440	0.00%
19305	Assurance Co Of Amer	NY	139,082	0.02%	28932	Markel American Ins Co	VA	1,374	0.00%
21873	Firemans Fund Ins Co	CA	133,400	0.02%	22357	Hartford Accid & Ind Co	CT	1,270	0.00%
12866	T.H.E. Ins Co	LA	127,413	0.02%	20346	Pacific Ind Co	WI	1,254	0.00%
11991	National Cas Co	WI	110,641	0.01%	23817	Illinois Natl Ins Co	IL	449	0.00%
25178	State Farm Mut Auto Ins Co	IL	104,721	0.01%	29874	North American Specialty Ins Co	NH	218	0.00%
20303	Great Northern Ins Co	MN	103,525	0.01%	22713	Insurance Co Of North Amer	PA	43	0.00%
10677	Cincinnati Ins Co	OH	95,870	0.01%	23787	Nationwide Mut Ins Co	OH	41	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**

**Premium and Market Share - 2006**

**Line of Business: COMMERCIAL AUTO**

Premium					Premium				
Written in MA			Market Share		Written in MA			Market Share	
NAIC #	Company Name	Domicile	as of	in MA as of	NAIC #	Company Name	Domicile	as of	in MA as of
			12/31/2006	12/31/2006				12/31/2006	12/31/2006
19402	Birmingham Fire Ins Co Of PA	PA	-52	0.00%					
17000	Arbella Mut Ins Co	MA	-66	0.00%					
22748	Pacific Employers Ins Co	PA	-74	0.00%					
19909	Centennial Ins Co	NY	-467	0.00%					
38601	MIC Prop & Cas Ins Corp	MI	-1,123	0.00%					
24503	Blue Ridge Ins Co	WI	-3,174	0.00%					
25224	Great Divide Ins Co	ND	-12,201	0.00%					
24678	Royal Ind Co	DE	-13,147	0.00%					
34100	Masswest Ins Co Inc	WI	-57,568	-0.01%					
40320	Massachusetts Homeland Ins Co	MA	-77,104	-0.01%					
20427	American Cas Co Of Reading PA	PA	-318,638	-0.04%					
			797,484,362	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**COMMERCIAL MULTIPLE PERIL**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: COMMERCIAL MULTIPLE PERIL**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
18058	Philadelphia Ind Ins Co	PA	46,343,043	4.74%	19305	Assurance Co Of Amer	NY	8,287,620	0.85%
20648	Employers Fire Ins Co	MA	46,280,449	4.74%	39217	QBE Ins Corp	PA	8,202,324	0.84%
20281	Federal Ins Co	IN	45,467,843	4.65%	20508	Valley Forge Ins Co	PA	7,255,711	0.74%
25674	Travelers Property Cas Co Of Amer	CT	41,849,753	4.28%	14206	Holyoke Mut Ins Co In Salem	MA	7,060,708	0.72%
25615	Charter Oak Fire Ins Co	CT	37,626,989	3.85%	14923	Patrons Mut Ins Co Of Ct	CT	6,311,387	0.65%
25682	Travelers Ind Co Of CT	CT	34,789,408	3.56%	14826	New London Cty Mut Ins Co	CT	5,689,942	0.58%
19682	Hartford Fire In Co	CT	34,255,766	3.50%	20303	Great Northern Ins Co	MN	5,441,353	0.56%
26182	Harleysville Worcester Ins Co	PA	29,261,523	2.99%	19771	Cambridge Mut Fire Ins Co	MA	4,994,416	0.51%
14788	NGM Ins Co	FL	25,944,790	2.65%	20230	Central Mut Ins Co	OH	4,962,884	0.51%
26018	Vermont Mut Ins Co	VT	25,029,568	2.56%	24074	Ohio Cas Ins Co	OH	4,942,177	0.51%
21784	Firemens Ins Co Of Washington DC	DE	23,371,298	2.39%	15024	Preferred Mut Ins Co	NY	4,780,087	0.49%
19798	Merrimack Mut Fire Ins Co	MA	21,663,203	2.22%	44393	West American Ins Co	IN	4,763,455	0.49%
34754	Commerce Ins Co	MA	21,484,401	2.20%	20427	American Cas Co Of Reading PA	PA	4,637,379	0.47%
25666	Travelers Ind Co Of Amer	CT	20,288,413	2.08%	24414	General Cas Co Of WI	WI	4,586,018	0.47%
25658	Travelers Ind Co	CT	19,802,683	2.03%	20486	Transcontinental Ins Co	NY	4,452,725	0.46%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	19,786,676	2.02%	12831	State Natl Ins Co Inc	TX	4,441,709	0.45%
15067	Quincy Mut Fire Ins Co	MA	19,015,136	1.95%	23809	Granite State Ins Co	PA	4,218,279	0.43%
22306	Massachusetts Bay Ins Co	NH	17,100,094	1.75%	25976	Utica Mut Ins Co	NY	4,113,598	0.42%
31325	Acadia Ins Co	ME	16,650,664	1.70%	11045	Excelsior Ins Co	NH	4,066,033	0.42%
14532	Middlesex Mut Assur Co	CT	14,770,643	1.51%	15040	Providence Mut Fire Ins Co	RI	4,030,543	0.41%
25992	Northern Security Ins Co Inc	VT	14,492,166	1.48%	23043	Liberty Mut Ins Co	MA	3,972,282	0.41%
22292	Hanover Ins Co	NH	14,458,094	1.48%	21873	Firemans Fund Ins Co	CA	3,812,263	0.39%
20621	OneBeacon America Ins Co	MA	14,081,352	1.44%	12475	Republic-Franklin Ins Co	OH	3,784,413	0.39%
19356	Maryland Cas Co	MD	14,079,013	1.44%	25860	Union Mut Fire Ins Co	VT	3,783,716	0.39%
24198	Peerless Ins Co	NH	12,202,154	1.25%	21857	American Ins Co	NE	3,648,222	0.37%
15059	Public Service Mut Ins Co	NY	11,170,289	1.14%	13803	Farm Family Cas Ins Co	NY	3,609,351	0.37%
22667	Ace American Ins Co	PA	11,130,141	1.14%	25984	Graphic Arts Mut Ins Co	NY	3,534,363	0.36%
25623	Phoenix Ins Co	CT	9,930,262	1.02%	21326	Empire Fire & Marine Ins Co	NE	3,495,141	0.36%
20443	Continental Cas Co	IL	9,705,442	0.99%	18767	Church Mut Ins Co	WI	3,325,523	0.34%
23841	New Hampshire Ins Co	PA	9,611,657	0.98%	14192	Hingham Mut Fire Ins Co	MA	3,108,421	0.32%
20478	National Fire Ins Co Of Hartford	IL	9,442,459	0.97%	20494	Transportation Ins Co	IL	3,070,012	0.31%
24171	Netherlands Ins Co The	NH	9,292,266	0.95%	20222	All Amer Ins Co	OH	2,874,703	0.29%
20397	Vigilant Ins Co	NY	9,152,477	0.94%	19690	American Economy Ins Co	IN	2,642,565	0.27%
29424	Hartford Cas Ins Co	IN	9,080,366	0.93%	21881	National Surety Corp	IL	2,600,144	0.27%
22187	Greater NY Mut Ins Co	NY	9,033,392	0.92%	37478	Hartford Ins Co Of The Midwest	IN	2,503,163	0.26%
41360	Arbella Protection Ins Co	MA	8,551,049	0.87%	22357	Hartford Accid & Ind Co	CT	2,498,136	0.26%
31534	Citizens Ins Co Of Amer	MI	8,418,310	0.86%	23035	Liberty Mut Fire Ins Co	WI	2,301,715	0.24%
39454	Safety Ins Co	MA	8,389,370	0.86%	26344	Great American Assur Co	OH	2,239,596	0.23%

Appendix X

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: COMMERCIAL MULTIPLE PERIL**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
10936	Seneca Ins Co Inc	NY	2,206,581	0.23%	21865	Associated Ind Corp	CA	625,259	0.06%
38970	Markel Ins Co	IL	2,128,092	0.22%	21849	American Automobile Ins Co	MO	586,546	0.06%
23329	Merchants Mut Ins Co	NY	1,977,094	0.20%	15032	Guideone Mut Ins Co	IA	585,604	0.06%
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,968,479	0.20%	26042	Wausau Underwriters Ins Co	WI	583,265	0.06%
29459	Twin City Fire Ins Co Co	IN	1,966,948	0.20%	14354	Jewelers Mut Ins Co	WI	576,382	0.06%
27154	Atlantic Specialty Ins Co	NY	1,861,882	0.19%	16691	Great American Ins Co	OH	562,040	0.06%
11126	Sompo Japan Ins Co of Amer	NY	1,789,285	0.18%	19720	American Alt Ins Corp	DE	535,887	0.05%
39306	Fidelity & Deposit Co Of MD	MD	1,776,527	0.18%	13714	Pharmacists Mut Ins Co	IA	515,411	0.05%
23175	Phenix Mut Fire Ins Co	NH	1,693,464	0.17%	23337	Merchants Ins Co Of NH Inc	NH	490,492	0.05%
16535	Zurich American Ins Co	NY	1,644,090	0.17%	25852	New England Guaranty Ins Co Inc	VT	479,902	0.05%
37257	Praetorian Ins Co	IL	1,608,975	0.16%	34207	Westport Ins Corp	MO	451,579	0.05%
20346	Pacific Ind Co	WI	1,485,047	0.15%	24740	Safeco Ins Co Of Amer	WA	445,929	0.05%
21970	OneBeacon Ins Co	PA	1,400,569	0.14%	21415	Employers Mut Cas Co	IA	433,390	0.04%
14982	Penn Millers Ins Co	PA	1,361,393	0.14%	24724	First Natl Ins Co Of Amer	WA	418,074	0.04%
19372	Northern Ins Co Of NY	NY	1,360,350	0.14%	20362	Mitsui Sumitomo Ins Co of Amer	NY	367,558	0.04%
13978	Florists Mut Ins Co	IL	1,343,885	0.14%	24732	General Ins Co Of Amer	WA	364,300	0.04%
19704	American States Ins Co	IN	1,319,740	0.14%	37052	Regis Ins Co	PA	287,905	0.03%
35696	Harleysville Preferred Ins Co	PA	1,318,558	0.13%	19445	National Union Fire Ins Co Of Pitts	PA	273,258	0.03%
25887	US Fidelity & Guaranty Co	MD	1,299,025	0.13%	42048	Diamond State Ins Co	IN	270,253	0.03%
22195	Insurance Co Of Greater NY	NY	1,298,334	0.13%	44300	Tower Ins Co Of NY	NY	260,721	0.03%
24767	St Paul Fire & Marine Ins Co	MN	1,276,705	0.13%	11150	Arch Ins Co	MO	252,531	0.03%
26069	Wausau Business Ins Co	WI	1,148,073	0.12%	10014	Affiliated Fm Ins Co	RI	241,751	0.02%
10847	Cumis Ins Society Inc	WI	1,147,875	0.12%	26832	Great American Alliance Ins Co	OH	219,039	0.02%
30104	Hartford Underwriters Ins Co	CT	1,112,404	0.11%	10205	Mountain Valley Ind Co	NH	208,945	0.02%
21962	Pennsylvania General Ins Co	PA	988,386	0.10%	43702	Tower National Ins Co	MA	199,805	0.02%
21458	Employers Ins of Wausau	WI	956,494	0.10%	11024	Strathmore Ins Co	NY	197,392	0.02%
13935	Federated Mut Ins Co	MN	938,446	0.10%	22322	Greenwich Ins Co	DE	181,815	0.02%
24449	Regent Ins Co	WI	897,802	0.09%	19801	Argonaut Ins Co	IL	177,833	0.02%
24066	American Fire & Cas Co	OH	845,432	0.09%	15679	National Fire & Ind Exch	MO	172,204	0.02%
33618	Safety Ind Ins Co	MA	814,373	0.08%	24988	Sentry Ins A Mut Co	WI	160,119	0.02%
13331	American Hardware Mut Ins Co	OH	812,634	0.08%	19380	American Home Assur Co	NY	140,829	0.01%
22136	Great American Ins Co of NY	NY	718,686	0.07%	26247	American Guarantee & Liability Ins	NY	139,974	0.01%
18333	Peerless Ind Ins Co	IL	710,974	0.07%	13056	RLI Ins Co	IL	121,095	0.01%
42404	Liberty Ins Corp	IL	703,876	0.07%	36463	Discover Prop & Cas Ins Co	IL	105,225	0.01%
40142	American Zurich Ins Co	IL	703,249	0.07%	37710	First American Prop & Cas Ins Co	CA	100,172	0.01%
34690	Property & Cas Ins Co Of Hartford	IN	665,995	0.07%	24031	Northland Cas Co	MN	90,353	0.01%
19917	Liberty Ins Underwriters Inc	NY	647,886	0.07%	10677	Cincinnati Ins Co	OH	77,327	0.01%
20699	Ace Prop & Cas Ins Co	PA	638,367	0.07%	25224	Great Divide Ins Co	ND	70,000	0.01%

Appendix X

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: COMMERCIAL MULTIPLE PERIL**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
24791	St Paul Mercury Ins Co	MN	69,168	0.01%					
12904	Tokio Marine & Nichido Fire Ins Co	NY	61,548	0.01%					
35386	Fidelity & Guaranty Ins Co	IA	45,289	0.00%					
25879	Fidelity & Guaranty Ins Underwriters	WI	44,612	0.00%					
24384	Fairmont Specialty Ins Co	DE	30,438	0.00%					
25143	State Farm Fire And Cas Co	IL	16,669	0.00%					
23795	American Intl Pacific Ins	CO	15,872	0.00%					
23396	Amerisure Mut Ins Co	MI	14,023	0.00%					
12154	Encompass Ins Co of MA	MA	13,936	0.00%					
24899	Alea North America Ins Co	NY	13,573	0.00%					
10340	Stonington Ins Co	TX	12,966	0.00%					
10669	Church Ins Co	NY	11,141	0.00%					
22551	Mitsui Sumitomo Ins USA Inc	NY	8,665	0.00%					
11991	National Cas Co	WI	5,607	0.00%					
41335	United Natl Specialty Ins Co	WI	3,695	0.00%					
20702	Ace Fire Underwriters Ins Co	PA	3,561	0.00%					
24295	Providence Washington Ins Co	RI	2,572	0.00%					
12866	T.H.E. Ins Co	LA	2,227	0.00%					
18023	Star Ins Co	MI	1,925	0.00%					
19224	St Paul Protective Ins Co	IL	1,358	0.00%					
24775	St Paul Guardian Ins Co	MN	1,253	0.00%					
33588	First Liberty Ins Corp	IA	311	0.00%					
40045	Starnet Ins Co	DE	197	0.00%					
42650	OneBeacon Midwest Ins Co	WI	171	0.00%					
19909	Centennial Ins Co	NY	-4,814	0.00%					
38369	Northern Assur Co Of Amer	MA	-8,815	0.00%					
35289	Continental Ins Co	PA	-20,557	0.00%					
10120	Everest Natl Ins Co	DE	-43,590	0.00%					
22977	Lumbermens Mut Cas Co	IL	-86,763	-0.01%					
34100	Masswest Ins Co Inc	WI	-115,171	-0.01%					
12262	Pennsylvania Manufacturers Asn Ins C	PA	-292,374	-0.03%					
			977,359,511	100.00%					

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **CREDIT INSURANCE**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: CREDIT**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
20516	Euler Hermes American Credit Ind Co	MD	5,160,303	21.19%
20648	Employers Fire Ins Co	MA	4,864,504	19.97%
25422	Atradius Trade Credit Ins Co	MD	4,055,245	16.65%
29980	First Colonial Ins Co	FL	2,573,403	10.57%
31887	Coface North Amer Ins Co	MA	2,415,606	9.92%
16691	Great American Ins Co	OH	1,766,492	7.25%
24813	Balboa Ins Co	CA	1,519,913	6.24%
37885	XL Specialty Ins Co	DE	757,105	3.11%
25011	Wesco Ins Co	DE	332,792	1.37%
22667	Ace American Ins Co	PA	301,048	1.24%
18538	Bancinsure Inc	OK	266,550	1.09%
10952	Stonebridge Casualty Ins Co	OH	130,378	0.54%
39217	QBE Ins Corp	PA	100,000	0.41%
35769	Lyndon Property Ins Co	MO	51,652	0.21%
39306	Fidelity & Deposit Co Of MD	MD	39,500	0.16%
24147	Old Republic Ins Co	PA	35,938	0.15%
22918	American Motorists Ins Co	IL	19,816	0.08%
20621	OneBeacon America Ins Co	MA	1,348	0.01%
20443	Continental Cas Co	IL	-429	0.00%
40827	Virginia Surety Co Inc	IL	-495	0.00%
20281	Federal Ins Co	IN	-35,537	-0.15%
			24,355,132	100.00%

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **DEPOSIT FUNDS**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: DEPOSIT FUNDS**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
66915	New York Life Ins Co	NY	323,300,576	20.79%	67172	Ohio Natl Life Ins Co	OH	1,472,285	0.09%
61271	Principal Life Ins Co	IA	257,673,833	16.57%	71153	Hartford Life & Annuity Ins Co	CT	1,369,940	0.09%
67121	Transamerica Occidental Life Ins Co	IA	157,211,418	10.11%	91596	New York Life Ins & Annuity Corp	DE	1,269,204	0.08%
65978	Metropolitan Life Ins Co	NY	140,197,736	9.02%	66974	North American Co Life & Hlth Ins	IL	1,247,880	0.08%
65056	Jackson Natl Life Ins Co	MI	109,658,120	7.05%	68039	Presidential Life Ins Co	NY	1,073,386	0.07%
93629	Prudential Retirement Ins & Anuty Co	CT	109,289,848	7.03%	86630	American Skandia Life Assur Corp	CT	833,564	0.05%
62898	Aviva Life Ins Co	DE	93,285,358	6.00%	67644	Penn Mut Life Ins Co	PA	744,705	0.05%
87726	Metlife Ins Co of CT	CT	68,701,647	4.42%	66168	Minnesota Life Ins Co	MN	735,575	0.05%
80942	ING USA Annuity and Life Ins Co	IA	63,300,000	4.07%	62308	Connecticut General Life Ins Co	CT	661,656	0.04%
86231	Transamerica Life Ins Co	IA	27,020,474	1.74%	63665	General American Life Ins Co	MO	652,909	0.04%
60054	Aetna Life Ins Co	CT	22,600,583	1.45%	65935	Massachusetts Mut Life Ins Co	MA	608,458	0.04%
88072	Hartford Life Ins Co	CT	18,365,843	1.18%	64645	Indianapolis Life Ins Co	IN	585,842	0.04%
63274	Fidelity & Guaranty Life Ins Co	MD	15,169,859	0.98%	90557	Kemper Investors Life Ins Co	IL	585,446	0.04%
63401	First Colony Life Ins Co	VA	12,772,141	0.82%	60739	American Natl Ins Co	TX	551,735	0.04%
67814	Phoenix Life Ins Co	NY	12,438,266	0.80%	66427	MTL Ins Co	IL	449,701	0.03%
69345	Teachers Ins & Ann Assoc Of Amer	NY	11,363,368	0.73%	72125	Physicians Life Ins Co	NE	447,398	0.03%
60488	American Gen Life Ins Co	TX	10,555,972	0.68%	79227	Pruco Life Ins Co	AZ	373,623	0.02%
70435	The Savings Bank Life Ins Co Of MA	MA	9,602,577	0.62%	66842	AIG Life Ins Co	DE	343,107	0.02%
68608	Symetra Life Ins Co	WA	7,709,151	0.50%	70432	AIG Annuity Ins Co	TX	331,834	0.02%
93696	Fidelity Investments Life Ins Co	UT	7,620,015	0.49%	63312	Great American Life Ins Co	OH	329,887	0.02%
69868	United Of Omaha Life Ins Co	NE	6,453,560	0.42%	67601	Paul Revere Variable Annuity Ins Co	MA	296,121	0.02%
92665	Aviva Life Ins Co of NY	NY	6,011,481	0.39%	62235	Unum Life Ins Co Of Amer	ME	273,509	0.02%
70025	Genworth Life Ins Co	DE	5,563,039	0.36%	80802	US Branch SunLife Assur Co Of Canada	MI	263,065	0.02%
68241	Prudential Ins Co Of Amer	NJ	4,659,209	0.30%	93513	MetLife Investors Ins Co	MO	254,228	0.02%
61689	Amerus Life Ins Co	IA	4,553,574	0.29%	63126	Farm Family Life Ins Co	NY	241,549	0.02%
65595	Lincoln Benefit Life Co	NE	4,140,877	0.27%	61301	Ameritas Life Ins Corp	NE	209,431	0.01%
60631	American Investors Life Ins Co	KS	3,093,495	0.20%	65242	Lafayette Life Ins Co	IN	115,467	0.01%
86509	Ing Life Ins & Annuity Co	CT	3,002,177	0.19%	67105	Reliastar Life Ins Co	MN	100,000	0.01%
68225	Nationwide Life Ins Co of Amer	PA	2,904,116	0.19%	60038	Acacia Life Ins Co	DC	85,000	0.01%
65005	RiverSource Life Ins Co	MN	2,534,608	0.16%	68322	Great West Life & Annuity Ins Co	CO	82,904	0.01%
67091	Northwestern Mut Life Ins Co	WI	2,518,596	0.16%	62626	Cuna Mut Ins Society	WI	78,102	0.01%
68136	Protective Life Ins Co	TN	2,458,651	0.16%	80985	BCS Life Ins Co	IL	67,384	0.00%
65315	Liberty Life Assur Co Of Boston	MA	2,436,155	0.16%	71129	Fort Dearborn Life Ins Co	IL	60,184	0.00%
69051	Standard Life Ins Co Of IN	IN	2,348,671	0.15%	62944	AXA Equitable Life Ins Co	NY	55,000	0.00%
66044	Midland Natl Life Ins Co	IA	2,158,429	0.14%	94099	United Investors Life Ins Co	MO	51,716	0.00%
80837	Union Central Life Ins Co	OH	1,963,765	0.13%	60895	American United Life Ins Co	IN	41,450	0.00%
97977	Ameritas Variable Life Ins Co	NE	1,788,459	0.12%	64017	Jefferson Natl Life Ins Co	TX	38,926	0.00%
60142	TIAA Cref Life Ins Co	NY	1,688,812	0.11%	63177	Farmers New World Life Ins Co	WA	36,979	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: DEPOSIT FUNDS**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
68772	Security Mut Life Ins Co Of NY	NY	31,324	0.00%					
93548	PHL Variable Ins Co	CT	26,984	0.00%					
93661	Annuity Investors Life Ins Co	OH	19,505	0.00%					
64130	Life Investors Ins Co Of Amer	IA	17,878	0.00%					
80950	Metlife Life & Annuity Co of CT	CT	9,281	0.00%					
69477	Time Ins Co	WI	9,158	0.00%					
63487	Investors Life Ins Co North Amer	TX	3,122	0.00%					
61999	Americo Financial Life Annunity Ins	TX	2,838	0.00%					
67180	Ohio State Life Ins Co	TX	2,716	0.00%					
67598	Paul Revere Life Ins Co	MA	2,407	0.00%					
65722	Loyal American Life Ins Co	OH	1,394	0.00%					
90212	Great Southern Life Ins Co	TX	449	0.00%					
60518	American Health & Life Ins Co	TX	445	0.00%					
63932	Bankers Life Ins Co Of NY	NY	421	0.00%					
61832	Chesapeake Life Ins Co	OK	217	0.00%					
87645	United Fidelity Life Ins Co	TX	166	0.00%					
84786	Colorado Bankers Life Ins Co	CO	120	0.00%					
64211	Guarantee Trust Life Ins Co	IL	75	0.00%					
97055	Mega Life & Health Ins Co The	OK	15	0.00%					
61492	Liberty Life Ins Co	SC	11	0.00%					
91413	Western Reserve Life Assur Co of OH	OH	6	0.00%					
62413	Continental Assur Co	IL	-30	0.00%					
91626	New England Life Ins Co	MA	-2,097	0.00%					
61182	Aurora Natl Life Assur Co	CA	-32,909	0.00%					
61476	Boston Mut Life Ins Co	MA	-361,711	-0.02%					
			1,554,865,394	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**FIDELITY & SURETY**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: FIDELITY and SURETY**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
31194	Travelers Cas & Surety Co Of Amer	CT	19,952,355	14.92%	13056	RLI Ins Co	IL	350,932	0.26%
24740	Safeco Ins Co Of Amer	WA	15,733,789	11.76%	41181	Universal Underwriters Ins Co	KS	347,352	0.26%
13188	Western Surety Co	SD	12,370,536	9.25%	37206	Contractors Bonding & Ins Co	WA	309,816	0.23%
39306	Fidelity & Deposit Co Of MD	MD	10,561,179	7.90%	10758	Colonial Surety Co	PA	276,877	0.21%
20281	Federal Ins Co	IN	10,345,479	7.73%	16578	Fidelity Natl Prop and Cas Ins Co	NY	274,051	0.20%
22292	Hanover Ins Co	NH	6,162,459	4.61%	22667	Ace American Ins Co	PA	268,010	0.20%
14788	NGM Ins Co	FL	4,461,512	3.34%	26247	American Guarantee & Liability Ins	NY	264,971	0.20%
29424	Hartford Cas Ins Co	IN	4,005,921	2.99%	20397	Vigilant Ins Co	NY	262,283	0.20%
19445	National Union Fire Ins Co Of Pitts	PA	3,933,411	2.94%	25976	Utica Mut Ins Co	NY	251,554	0.19%
23043	Liberty Mut Ins Co	MA	3,732,178	2.79%	33898	Aegis Security Ins Co	PA	240,857	0.18%
24767	St Paul Fire & Marine Ins Co	MN	3,193,773	2.39%	31325	Acadia Ins Co	ME	234,587	0.18%
21121	Westchester Fire Ins Co	NY	3,044,763	2.28%	21113	United States Fire Ins Co	DE	223,226	0.17%
36226	United Cas & Surety Ins Co	MA	2,715,174	2.03%	24732	General Ins Co Of Amer	WA	221,174	0.17%
16691	Great American Ins Co	OH	2,415,295	1.81%	19038	Travelers Cas & Surety Co	CT	218,722	0.16%
10847	Cumis Ins Society Inc	WI	2,391,534	1.79%	29459	Twin City Fire Ins Co Co	IN	208,311	0.16%
19682	Hartford Fire In Co	CT	2,250,323	1.68%	25658	Travelers Ind Co	CT	185,629	0.14%
29874	North American Specialty Ins Co	NH	2,013,525	1.51%	20427	American Cas Co Of Reading PA	PA	169,583	0.13%
20443	Continental Cas Co	IL	1,887,278	1.41%	35769	Lyndon Property Ins Co	MO	160,125	0.12%
24791	St Paul Mercury Ins Co	MN	1,569,415	1.17%	35181	Executive Risk Ind Inc	DE	151,769	0.11%
12750	Evergreen Natl Ind Co	OH	1,515,996	1.13%	22322	Greenwich Ins Co	DE	140,527	0.11%
32778	Washington Intl Ins Co	AZ	1,493,132	1.12%	20478	National Fire Ins Co Of Hartford	IL	140,279	0.10%
11592	International Fidelity Ins Co	NJ	1,435,569	1.07%	19380	American Home Assur Co	NY	131,329	0.10%
24260	Progressive Cas Ins Co	OH	1,097,875	0.82%	15105	Safety Natl Cas Corp	MO	123,877	0.09%
11150	Arch Ins Co	MO	1,052,890	0.79%	21970	OneBeacon Ins Co	PA	120,399	0.09%
24724	First Natl Ins Co Of Amer	WA	1,006,967	0.75%	31534	Citizens Ins Co Of Amer	MI	110,142	0.08%
22306	Massachusetts Bay Ins Co	NH	862,120	0.64%	23612	Midwest Employers Cas Co	DE	91,188	0.07%
16535	Zurich American Ins Co	NY	790,977	0.59%	23841	New Hampshire Ins Co	PA	80,095	0.06%
24074	Ohio Cas Ins Co	OH	760,790	0.57%	37885	XL Specialty Ins Co	DE	76,500	0.06%
19429	Insurance Co Of The State Of PA	PA	741,638	0.55%	21180	Sentry Select Ins Co	WI	76,436	0.06%
25887	US Fidelity & Guaranty Co	MD	570,571	0.43%	10677	Cincinnati Ins Co	OH	75,067	0.06%
20370	AXIS Reins Co	NY	561,500	0.42%	21415	Employers Mut Cas Co	IA	74,337	0.06%
28519	First Sealord Surety Inc	PA	524,016	0.39%	10656	United States Surety Co	MD	61,639	0.05%
27081	Bond Safeguard Ins Co	IL	482,670	0.36%	22977	Lumbermens Mut Cas Co	IL	58,450	0.04%
18619	Platte River Ins Co.	NE	454,353	0.34%	26565	Ohio Ind Co	OH	58,025	0.04%
10510	Carolina Cas Ins Co	FL	451,749	0.34%	15067	Quincy Mut Fire Ins Co	MA	50,201	0.04%
22535	Seaboard Surety Co	NY	358,618	0.27%	13935	Federated Mut Ins Co	MN	42,551	0.03%
35289	Continental Ins Co	PA	356,523	0.27%	24104	Ohio Farmers Ins Co	OH	40,147	0.03%
22950	Acstar Ins Co	IL	355,030	0.27%	12416	Protective Ins Co	IN	39,305	0.03%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: FIDELITY and SURETY**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
42307	Navigators Ins Co	NY	37,400	0.03%	21873	Firemans Fund Ins Co	CA	6,015	0.00%
33162	Bankers Ins Co	FL	36,793	0.03%	43575	Indemnity Ins Co Of North Amer	PA	5,976	0.00%
21105	North River Ins Co	NJ	34,281	0.03%	22357	Hartford Accid & Ind Co	CT	5,415	0.00%
34266	Frontier Ins Co	NY	31,428	0.02%	21458	Employers Ins of Wausau	WI	3,962	0.00%
20648	Employers Fire Ins Co	MA	30,933	0.02%	27154	Atlantic Specialty Ins Co	NY	3,073	0.00%
20346	Pacific Ind Co	WI	30,660	0.02%	42404	Liberty Ins Corp	IL	2,498	0.00%
20303	Great Northern Ins Co	MN	30,217	0.02%	23035	Liberty Mut Fire Ins Co	WI	2,297	0.00%
26379	Accredited Surety & Cas Co Inc	FL	28,914	0.02%	25615	Charter Oak Fire Ins Co	CT	2,281	0.00%
12718	Developers Surety And Ind Co	IA	28,775	0.02%	20486	Transcontinental Ins Co	NY	2,207	0.00%
30562	American Manufacturers Mut Ins Co	IL	24,593	0.02%	26832	Great American Alliance Ins Co	OH	1,983	0.00%
41483	Farmington Cas Co	CT	20,820	0.02%	12904	Tokio Marine & Nichido Fire Ins Co	NY	1,982	0.00%
12572	Selective Ins Co Of Amer	NJ	20,114	0.02%	11967	General Star Natl Ins Co	OH	1,750	0.00%
24147	Old Republic Ins Co	PA	19,207	0.01%	40142	American Zurich Ins Co	IL	1,405	0.00%
24449	Regent Ins Co	WI	18,525	0.01%	34207	Westport Ins Corp	MO	1,369	0.00%
19704	American States Ins Co	IN	18,248	0.01%	21857	American Ins Co	NE	1,338	0.00%
14168	Harleysville Mut Ins Co	PA	15,845	0.01%	33588	First Liberty Ins Corp	IA	1,137	0.00%
20621	OneBeacon America Ins Co	MA	15,627	0.01%	25143	State Farm Fire And Cas Co	IL	1,096	0.00%
22713	Insurance Co Of North Amer	PA	13,954	0.01%	22918	American Motorists Ins Co	IL	975	0.00%
26344	Great American Assur Co	OH	13,829	0.01%	12866	T.H.E. Ins Co	LA	934	0.00%
35386	Fidelity & Guaranty Ins Co	IA	13,229	0.01%	10499	DaimlerChrysler Ins Co	MI	930	0.00%
14494	Merchants Bonding Co (Mutual)	IA	13,213	0.01%	20508	Valley Forge Ins Co	PA	889	0.00%
24988	Sentry Ins A Mut Co	WI	12,625	0.01%	25879	Fidelity & Guaranty Ins Underwriters	WI	790	0.00%
18538	Bancinsure Inc	OK	11,985	0.01%	30104	Hartford Underwriters Ins Co	CT	646	0.00%
14974	Pennsylvania Lumbermens Mut Ins	PA	11,673	0.01%	20699	Ace Prop & Cas Ins Co	PA	511	0.00%
22748	Pacific Employers Ins Co	PA	11,546	0.01%	11991	National Cas Co	WI	510	0.00%
19895	Atlantic Mut Ins Co	NY	11,484	0.01%	25984	Graphic Arts Mut Ins Co	NY	499	0.00%
22136	Great American Ins Co of NY	NY	9,969	0.01%	24902	Security Ins Co Of Hartford	DE	442	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	9,865	0.01%	24678	Royal Ind Co	DE	419	0.00%
25674	Travelers Property Cas Co Of Amer	CT	9,731	0.01%	19690	American Economy Ins Co	IN	415	0.00%
23752	Quanta Ind Co	CO	9,613	0.01%	13331	American Hardware Mut Ins Co	OH	410	0.00%
25682	Travelers Ind Co Of CT	CT	9,285	0.01%	25666	Travelers Ind Co Of Amer	CT	401	0.00%
24775	St Paul Guardian Ins Co	MN	8,891	0.01%	37303	Redland Ins Co	NJ	352	0.00%
24414	General Cas Co Of WI	WI	8,564	0.01%	21962	Pennsylvania General Ins Co	PA	350	0.00%
18058	Philadelphia Ind Ins Co	PA	8,534	0.01%	24660	Cumberland Cas & Surety Co	FL	310	0.00%
10205	Mountain Valley Ind Co	NH	7,859	0.01%	20230	Central Mut Ins Co	OH	307	0.00%
24198	Peerless Ins Co	NH	7,143	0.01%	19356	Maryland Cas Co	MD	299	0.00%
20494	Transportation Ins Co	IL	6,684	0.00%	10111	American Bankers Ins Co Of FL	FL	250	0.00%
36463	Discover Prop & Cas Ins Co	IL	6,062	0.00%	26433	Harco Natl Ins Co	IL	240	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: FIDELITY and SURETY**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
31089	Republic Western Ins Co	AZ	200	0.00%					
22012	Motors Ins Corp	MI	190	0.00%					
19321	Maine Bonding & Cas Co	ME	105	0.00%					
32620	National Interstate Ins Co	OH	100	0.00%					
23434	Middlesex Ins Co	WI	60	0.00%					
23442	Patriot General Ins Co	WI	25	0.00%					
25534	TIG Ins Co	CA	-12	0.00%					
20222	All Amer Ins Co	OH	-60	0.00%					
29513	The Bar Plan Mut Ins Co	MO	-374	0.00%					
39217	QBE Ins Corp	PA	-26,007	-0.02%					
26182	Harleysville Worcester Ins Co	PA	-26,366	-0.02%					
19917	Liberty Ins Underwriters Inc	NY	-725,494	-0.54%					
			133,760,354	100.00%					

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:  
**FIRE INSURANCE**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: FIRE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
41360	Arbella Protection Ins Co	MA	13,664,860	7.07%	19038	Travelers Cas & Surety Co	CT	904,287	0.47%
21482	Factory Mut Ins Co	RI	13,334,788	6.90%	39454	Safety Ins Co	MA	895,227	0.46%
20370	AXIS Reins Co	NY	12,850,202	6.65%	21881	National Surety Corp	IL	887,490	0.46%
23035	Liberty Mut Fire Ins Co	WI	12,836,159	6.64%	14192	Hingham Mut Fire Ins Co	MA	872,743	0.45%
19798	Merrimack Mut Fire Ins Co	MA	10,752,300	5.56%	14923	Patrons Mut Ins Co Of Ct	CT	861,431	0.45%
42978	American Security Ins Co	DE	8,753,217	4.53%	19682	Hartford Fire In Co	CT	852,067	0.44%
34754	Commerce Ins Co	MA	7,955,397	4.12%	12154	Encompass Ins Co of MA	MA	844,372	0.44%
25658	Travelers Ind Co	CT	7,579,624	3.92%	15040	Providence Mut Fire Ins Co	RI	832,441	0.43%
10014	Affiliated Fm Ins Co	RI	7,236,586	3.74%	23043	Liberty Mut Ins Co	MA	821,234	0.42%
26298	Metropolitan Property & Cas Ins Co	RI	6,023,616	3.12%	23965	Norfolk & Dedham Mut Fire Ins Co	MA	815,928	0.42%
21113	United States Fire Ins Co	DE	5,676,539	2.94%	10815	Verlan Fire Ins Co MD	MD	785,474	0.41%
26018	Vermont Mut Ins Co	VT	5,071,923	2.62%	14206	Holyoke Mut Ins Co In Salem	MA	741,076	0.38%
24767	St Paul Fire & Marine Ins Co	MN	4,641,072	2.40%	13943	Fitchburg Mut Ins Co	MA	650,780	0.34%
25674	Travelers Property Cas Co Of Amer	CT	4,351,128	2.25%	23469	American Modern Home Ins Co	OH	644,993	0.33%
15067	Quincy Mut Fire Ins Co	MA	4,256,712	2.20%	25682	Travelers Ind Co Of CT	CT	629,862	0.33%
41181	Universal Underwriters Ins Co	KS	4,055,168	2.10%	20648	Employers Fire Ins Co	MA	585,481	0.30%
23809	Granite State Ins Co	PA	4,039,975	2.09%	14788	NGM Ins Co	FL	561,661	0.29%
26247	American Guarantee & Liability Ins	NY	3,585,307	1.85%	19976	Amica Mut Ins Co	RI	546,842	0.28%
19771	Cambridge Mut Fire Ins Co	MA	3,446,988	1.78%	12904	Tokio Marine & Nichido Fire Ins Co	NY	522,790	0.27%
13803	Farm Family Cas Ins Co	NY	3,350,201	1.73%	25968	USAA Cas Ins Co	TX	518,705	0.27%
35300	Allianz Global Risks US Ins Co	CA	2,592,386	1.34%	20281	Federal Ins Co	IN	493,008	0.26%
17000	Arbella Mut Ins Co	MA	2,013,074	1.04%	33022	AXA Ins Co	NY	488,062	0.25%
16535	Zurich American Ins Co	NY	1,841,828	0.95%	22306	Massachusetts Bay Ins Co	NH	480,634	0.25%
20621	OneBeacon America Ins Co	MA	1,732,620	0.90%	21261	Electric Ins Co	MA	452,058	0.23%
19380	American Home Assur Co	NY	1,700,230	0.88%	22314	RSUI Ind Co	NH	431,717	0.22%
15024	Preferred Mut Ins Co	NY	1,649,541	0.85%	25860	Union Mut Fire Ins Co	VT	424,259	0.22%
25941	USAA	TX	1,466,836	0.76%	41343	Gerling Amer Ins Co	NY	415,364	0.21%
14974	Pennsylvania Lumbermens Mut Ins	PA	1,329,966	0.69%	11150	Arch Ins Co	MO	410,930	0.21%
22292	Hanover Ins Co	NH	1,310,758	0.68%	24988	Sentry Ins A Mut Co	WI	402,097	0.21%
34207	Westport Ins Corp	MO	1,290,580	0.67%	13706	Dorchester Mut Ins Co	MA	397,292	0.21%
21857	American Ins Co	NE	1,258,456	0.65%	21458	Employers Ins of Wausau	WI	375,866	0.19%
24813	Balboa Ins Co	CA	1,198,998	0.62%	24198	Peerless Ins Co	NH	356,679	0.18%
26182	Harleysville Worcester Ins Co	PA	1,185,513	0.61%	10205	Mountain Valley Ind Co	NH	351,950	0.18%
10936	Seneca Ins Co Inc	NY	1,157,707	0.60%	20346	Pacific Ind Co	WI	335,800	0.17%
14826	New London Cty Mut Ins Co	CT	1,006,572	0.52%	21873	Firemans Fund Ins Co	CA	330,672	0.17%
13463	Barnstable County Mut Ins Co	MA	969,365	0.50%	14982	Penn Millers Ins Co	PA	316,371	0.16%
36463	Discover Prop & Cas Ins Co	IL	968,426	0.50%	37257	Praetorian Ins Co	IL	272,921	0.14%
19070	Standard Fire Ins Co	CT	958,313	0.50%	20303	Great Northern Ins Co	MN	247,806	0.13%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: FIRE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
24791	St Paul Mercury Ins Co	MN	234,315	0.12%	23329	Merchants Mut Ins Co	NY	24,697	0.01%
22578	Horace Mann Ins Co	IL	232,266	0.12%	26433	Harco Natl Ins Co	IL	23,392	0.01%
20532	Clarendon Natl Ins Co	NJ	230,422	0.12%	31534	Citizens Ins Co Of Amer	MI	23,326	0.01%
21415	Employers Mut Cas Co	IA	197,862	0.10%	41955	Barnstable County Ins Co	MA	23,186	0.01%
29874	North American Specialty Ins Co	NH	191,536	0.10%	24775	St Paul Guardian Ins Co	MN	23,138	0.01%
21180	Sentry Select Ins Co	WI	190,695	0.10%	14168	Harleysville Mut Ins Co	PA	20,765	0.01%
25615	Charter Oak Fire Ins Co	CT	189,758	0.10%	24031	Northland Cas Co	MN	20,645	0.01%
25992	Northern Security Ins Co Inc	VT	184,297	0.10%	10340	Stonington Ins Co	TX	20,217	0.01%
25976	Utica Mut Ins Co	NY	174,901	0.09%	21849	American Automobile Ins Co	MO	19,195	0.01%
24414	General Cas Co Of WI	WI	173,268	0.09%	30104	Hartford Underwriters Ins Co	CT	18,945	0.01%
20397	Vigilant Ins Co	NY	167,765	0.09%	25623	Phoenix Ins Co	CT	17,741	0.01%
19356	Maryland Cas Co	MD	156,640	0.08%	11045	Excelsior Ins Co	NH	16,738	0.01%
21784	Firemens Ins Co Of Washington DC	DE	145,229	0.08%	23108	Lumbermens Underwriting Alliance	MO	16,192	0.01%
23175	Phenix Mut Fire Ins Co	NH	138,281	0.07%	24732	General Ins Co Of Amer	WA	15,882	0.01%
20230	Central Mut Ins Co	OH	127,496	0.07%	25887	US Fidelity & Guaranty Co	MD	14,672	0.01%
26344	Great American Assur Co	OH	124,705	0.06%	27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	14,273	0.01%
13935	Federated Mut Ins Co	MN	120,493	0.06%	10111	American Bankers Ins Co Of FL	FL	13,557	0.01%
33618	Safety Ind Ins Co	MA	111,192	0.06%	27154	Atlantic Specialty Ins Co	NY	12,900	0.01%
22136	Great American Ins Co of NY	NY	101,122	0.05%	20508	Valley Forge Ins Co	PA	12,264	0.01%
24171	Netherlands Ins Co The	NH	80,956	0.04%	39926	Selective Ins Co Of The Southeast	NC	11,398	0.01%
14354	Jewelers Mut Ins Co	WI	68,036	0.04%	34100	Masswest Ins Co Inc	WI	11,101	0.01%
15059	Public Service Mut Ins Co	NY	64,604	0.03%	23337	Merchants Ins Co Of NH Inc	NH	10,102	0.01%
31325	Acadia Ins Co	ME	63,537	0.03%	20222	All Amer Ins Co	OH	9,958	0.01%
42048	Diamond State Ins Co	IN	56,942	0.03%	19690	American Economy Ins Co	IN	8,862	0.00%
22713	Insurance Co Of North Amer	PA	56,056	0.03%	21121	Westchester Fire Ins Co	NY	8,722	0.00%
22187	Greater NY Mut Ins Co	NY	50,418	0.03%	44393	West American Ins Co	IN	8,606	0.00%
24074	Ohio Cas Ins Co	OH	45,559	0.02%	20427	American Cas Co Of Reading PA	PA	8,415	0.00%
41459	Armed Forces Ins Exchange	KS	42,423	0.02%	26522	Mount Vernon Fire Ins Co	PA	8,066	0.00%
24740	Safeco Ins Co Of Amer	WA	41,593	0.02%	16217	National Farmers Union Prop & Cas	CO	7,910	0.00%
35696	Harleysville Preferred Ins Co	PA	40,078	0.02%	16691	Great American Ins Co	OH	7,733	0.00%
12866	T.H.E. Ins Co	LA	39,164	0.02%	42404	Liberty Ins Corp	IL	7,502	0.00%
35289	Continental Ins Co	PA	36,989	0.02%	39306	Fidelity & Deposit Co Of MD	MD	7,274	0.00%
20362	Mitsui Sumitomo Ins Co of Amer	NY	36,684	0.02%	24724	First Natl Ins Co Of Amer	WA	7,153	0.00%
25143	State Farm Fire And Cas Co	IL	34,892	0.02%	19895	Atlantic Mut Ins Co	NY	6,916	0.00%
25666	Travelers Ind Co Of Amer	CT	29,783	0.02%	20494	Transportation Ins Co	IL	6,113	0.00%
21326	Empire Fire & Marine Ins Co	NE	29,666	0.02%	13331	American Hardware Mut Ins Co	OH	5,787	0.00%
11126	Sompo Japan Ins Co of Amer	NY	27,900	0.01%	20486	Transcontinental Ins Co	NY	4,653	0.00%
19704	American States Ins Co	IN	27,851	0.01%	23841	New Hampshire Ins Co	PA	4,036	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: FIRE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
25984	Graphic Arts Mut Ins Co	NY	3,917	0.00%					
22195	Insurance Co Of Greater NY	NY	3,575	0.00%					
18023	Star Ins Co	MI	3,536	0.00%					
24295	Providence Washington Ins Co	RI	2,234	0.00%					
19224	St Paul Protective Ins Co	IL	2,137	0.00%					
24503	Blue Ridge Ins Co	WI	2,085	0.00%					
20443	Continental Cas Co	IL	2,079	0.00%					
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,800	0.00%					
29459	Twin City Fire Ins Co Co	IN	1,362	0.00%					
26832	Great American Alliance Ins Co	OH	1,206	0.00%					
20702	Ace Fire Underwriters Ins Co	PA	1,198	0.00%					
25879	Fidelity & Guaranty Ins Underwriters	WI	1,006	0.00%					
26042	Wausau Underwriters Ins Co	WI	944	0.00%					
13714	Pharmacists Mut Ins Co	IA	896	0.00%					
11991	National Cas Co	WI	745	0.00%					
23396	Amerisure Mut Ins Co	MI	602	0.00%					
12777	Chubb Ind Ins Co	NY	477	0.00%					
10499	DaimlerChrysler Ins Co	MI	420	0.00%					
18058	Philadelphia Ind Ins Co	PA	409	0.00%					
37303	Redland Ins Co	NJ	251	0.00%					
19909	Centennial Ins Co	NY	87	0.00%					
31135	Great American Security Ins Co	OH	76	0.00%					
15032	Guideone Mut Ins Co	IA	58	0.00%					
21970	OneBeacon Ins Co	PA	57	0.00%					
38970	Markel Ins Co	IL	56	0.00%					
29424	Hartford Cas Ins Co	IN	50	0.00%					
10677	Cincinnati Ins Co	OH	41	0.00%					
25224	Great Divide Ins Co	ND	15	0.00%					
24899	Alea North America Ins Co	NY	-6	0.00%					
35386	Fidelity & Guaranty Ins Co	IA	-64	0.00%					
23434	Middlesex Ins Co	WI	-743	0.00%					
19402	Birmingham Fire Ins Co Of PA	PA	-3,912	0.00%					
21962	Pennsylvania General Ins Co	PA	-4,229	0.00%					
24678	Royal Ind Co	DE	-114,720	-0.06%					
24554	XL Ins Amer Inc	DE	-2,034,157	-1.05%					
			193,292,195	100.00%					

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **FRATERNAL ORGANIZATIONS**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: FRATERNAL ORGANIZATIONS**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
58033	Knights Of Columbus	CT	31,990,807	54.28%
56014	Thrivent Financial For Lutherans	WI	12,638,063	21.44%
56529	ACA Assur	NH	6,731,040	11.42%
57541	Modern Woodmen Of Amer	IL	1,754,388	2.98%
58068	Independent Order Of Foresters Us Br	NY	1,449,184	2.46%
56022	Catholic Family Life Ins	WI	1,235,432	2.10%
57487	Catholic Order Of Foresters	IL	1,060,178	1.80%
57622	Polish Natl Alliance Us Of Na	IL	390,830	0.66%
58130	Catholic Assn Of Foresters	MA	210,395	0.36%
57010	William Penn Assn	PA	204,681	0.35%
57320	Woodmen World Life Ins Soc	NE	199,127	0.34%
57630	Polish Roman Catholic Union Of Amer	IL	197,049	0.33%
56820	Polish Falcons Of Amer	PA	164,376	0.28%
57967	Luso Amer Life Ins Society	CA	153,934	0.26%
56383	Order United Commrl Trav Of Amer	OH	112,681	0.19%
57649	Polish Womens Alliance Of Amer	IL	95,624	0.16%
58181	Supreme Council The Royal Arcanum	MA	92,621	0.16%
57142	Sons Of Norway	MN	67,374	0.11%
57770	Holy Family Society Of The Usa	IL	45,841	0.08%
56758	Loyal Christian Benefit Assn	PA	32,350	0.05%
57215	Ukrainian Natl Assn Inc	NJ	23,734	0.04%
57193	Slovak Catholic Sokol	NJ	21,134	0.04%
56839	Polish Natl Union Of Amer	PA	20,834	0.04%
56340	First Cath Slovak Union Of US & CN	OH	16,400	0.03%
57509	Independent Order Of Vikings	IL	10,884	0.02%
57290	Workmens Benefit Fund Of The USA	NY	8,662	0.01%
57282	Polish Union Of Amer	NY	3,478	0.01%
58262	Lithuanian Alliance Of Amer	PA	1,381	0.00%
56715	Ladies Pa Slovak Catholic Union	PA	1,173	0.00%
57207	Slovak Gymnastic Union Sokol Usa	NJ	1,007	0.00%
			58,934,662	100.00%

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **HEALTH INSURANCE**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: HEALTH**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
12219	BCBS of MA HMO Blue Inc	MA	4,219,727,654	33.92%
96911	Harvard Pilgrim Health Care Inc	MA	2,164,496,236	17.40%
53228	BCBS of MA	MA	2,098,317,159	16.87%
95688	Tufts Assocd Hmo Inc	MA	1,699,296,424	13.66%
95541	Fallon Comm Health Plan Inc	MA	836,024,292	6.72%
11109	Neighborhood Health Plan Inc	MA	528,084,549	4.24%
52060	DENTAL SERVICE OF MA INC	MA	333,360,591	2.68%
95673	Health New England Inc	MA	247,316,504	1.99%
95149	United Healthcare Of New Engl Inc	RI	63,110,505	0.51%
60117	Tufts Ins Co Inc	MA	54,123,189	0.44%
95236	Aetna Health Inc MA Corp	MA	35,468,417	0.29%
10155	Wellcare Prescription Ins Inc	FL	34,669,450	0.28%
95520	CIGNA Healthcare of MA Inc	MA	32,282,916	0.26%
95299	Connecticare Of MA Inc	MA	26,212,011	0.21%
18975	HPHC Ins Co Inc	MA	23,608,854	0.19%
52632	Altus Dental Ins Co Inc	RI	16,094,054	0.13%
47093	Massachusetts Vision Service Plan	MA	11,615,004	0.09%
66828	Fallon Health & Life Assur Co	MA	8,969,300	0.07%
77399	Sterling Life Ins Co	IL	2,926,508	0.02%
63762	Medco Containment Life Ins Co	PA	2,671,220	0.02%
72052	Corporate Health Ins Co	PA	1,196,233	0.01%
78611	HCSC Ins Services Co	IL	498,668	0.00%
70670	Health Care Svc Corp A Mut Leg Res	IL	297,013	0.00%
85766	United Concordia Ins Co	AZ	148,942	0.00%
			12,440,515,693	100.00%

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**HOMEOWNERS MULTIPLE PERIL**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: HOMEOWNER'S MULTI PERIL**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
19798	Merrimack Mut Fire Ins Co	MA	101,124,193	6.80%	22292	Hanover Ins Co	NH	10,744,641	0.72%
15067	Quincy Mut Fire Ins Co	MA	88,083,116	5.92%	14923	Patrons Mut Ins Co Of Ct	CT	10,431,664	0.70%
23035	Liberty Mut Fire Ins Co	WI	83,136,389	5.59%	20648	Employers Fire Ins Co	MA	10,344,025	0.70%
40274	Citation Ins Co	MA	80,157,821	5.39%	19038	Travelers Cas & Surety Co	CT	9,501,397	0.64%
17000	Arbella Mut Ins Co	MA	70,708,217	4.76%	23043	Liberty Mut Ins Co	MA	8,624,038	0.58%
34754	Commerce Ins Co	MA	65,994,120	4.44%	21857	American Ins Co	NE	8,443,666	0.57%
25623	Phoenix Ins Co	CT	64,773,149	4.36%	26182	Harleysville Worcester Ins Co	PA	8,001,405	0.54%
26018	Vermont Mut Ins Co	VT	53,127,365	3.57%	21873	Firemans Fund Ins Co	CA	7,070,285	0.48%
26298	Metropolitan Property & Cas Ins Co	RI	48,297,664	3.25%	22578	Horace Mann Ins Co	IL	6,561,691	0.44%
19976	Amica Mut Ins Co	RI	44,023,165	2.96%	10231	Commonwealth Mut Ins Co	MA	6,452,137	0.43%
20281	Federal Ins Co	IN	38,517,011	2.59%	20680	Green Mountain Ins Co Inc	VT	5,775,117	0.39%
20346	Pacific Ind Co	WI	38,070,523	2.56%	21865	Associated Ind Corp	CA	5,096,687	0.34%
33618	Safety Ind Ins Co	MA	32,003,913	2.15%	25860	Union Mut Fire Ins Co	VT	5,088,571	0.34%
10394	Bunker Hill Ins Co	MA	31,967,410	2.15%	24414	General Cas Co Of WI	WI	4,827,641	0.32%
15024	Preferred Mut Ins Co	NY	29,970,477	2.02%	19682	Hartford Fire In Co	CT	4,721,420	0.32%
19771	Cambridge Mut Fire Ins Co	MA	29,939,954	2.01%	20621	OneBeacon America Ins Co	MA	4,556,212	0.31%
14192	Hingham Mut Fire Ins Co	MA	27,224,230	1.83%	35696	Harleysville Preferred Ins Co	PA	4,323,522	0.29%
20303	Great Northern Ins Co	MN	24,841,346	1.67%	23175	Phenix Mut Fire Ins Co	NH	4,256,703	0.29%
25941	USAA	TX	23,536,116	1.58%	25143	State Farm Fire And Cas Co	IL	4,095,217	0.28%
25658	Travelers Ind Co	CT	23,151,698	1.56%	14168	Harleysville Mut Ins Co	PA	3,950,913	0.27%
14788	NGM Ins Co	FL	22,178,238	1.49%	21261	Electric Ins Co	MA	3,623,556	0.24%
31534	Citizens Ins Co Of Amer	MI	20,907,230	1.41%	41955	Barnstable County Ins Co	MA	3,418,800	0.23%
19070	Standard Fire Ins Co	CT	20,248,928	1.36%	11185	Foremost Ins Co	MI	3,373,323	0.23%
13463	Barnstable County Mut Ins Co	MA	19,411,794	1.31%	33600	LM Ins Corp	IA	3,348,129	0.23%
15040	Providence Mut Fire Ins Co	RI	19,100,067	1.28%	13803	Farm Family Cas Ins Co	NY	2,662,717	0.18%
42650	OneBeacon Midwest Ins Co	WI	17,858,923	1.20%	25976	Utica Mut Ins Co	NY	2,632,987	0.18%
14826	New London Cty Mut Ins Co	CT	17,731,851	1.19%	22683	Teachers Ins Co	IL	2,449,075	0.16%
13706	Dorchester Mut Ins Co	MA	16,950,153	1.14%	33588	First Liberty Ins Corp	IA	2,199,615	0.15%
22306	Massachusetts Bay Ins Co	NH	16,855,739	1.13%	24767	St Paul Fire & Marine Ins Co	MN	2,136,444	0.14%
20397	Vigilant Ins Co	NY	15,976,982	1.07%	30104	Hartford Underwriters Ins Co	CT	2,061,689	0.14%
12154	Encompass Ins Co of MA	MA	15,846,735	1.07%	31267	York Ins Co of ME	ME	1,990,198	0.13%
39454	Safety Ins Co	MA	15,706,697	1.06%	21962	Pennsylvania General Ins Co	PA	1,984,147	0.13%
32220	American Intl Ins Co	NY	15,019,377	1.01%	36137	Travelers Commercial Ins Co	CT	1,952,618	0.13%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	14,368,730	0.97%	21970	OneBeacon Ins Co	PA	1,914,046	0.13%
25968	USAA Cas Ins Co	TX	14,191,648	0.95%	35289	Continental Ins Co	PA	1,830,441	0.12%
13943	Fitchburg Mut Ins Co	MA	13,348,615	0.90%	21849	American Automobile Ins Co	MO	1,734,198	0.12%
14206	Holyoke Mut Ins Co In Salem	MA	11,545,524	0.78%	23337	Merchants Ins Co Of NH Inc	NH	1,183,507	0.08%
25852	New England Guaranty Ins Co Inc	VT	11,420,786	0.77%	24198	Peerless Ins Co	NH	1,117,521	0.08%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: HOMEOWNER'S MULTI PERIL**

Premium					Premium				
Written in MA					Written in MA				
Market Share					Market Share				
as of					as of				
NAIC #	Company Name	Domicile	12/31/2006	12/31/2006	NAIC #	Company Name	Domicile	12/31/2006	12/31/2006
24813	Balboa Ins Co	CA	814,857	0.05%	21180	Sentry Select Ins Co	WI	56,697	0.00%
16578	Fidelity Natl Prop and Cas Ins Co	NY	786,039	0.05%	29459	Twin City Fire Ins Co Co	IN	43,461	0.00%
25984	Graphic Arts Mut Ins Co	NY	782,563	0.05%	22195	Insurance Co Of Greater NY	NY	43,327	0.00%
23469	American Modern Home Ins Co	OH	754,063	0.05%	24295	Providence Washington Ins Co	RI	28,239	0.00%
21423	Union Ins Co Of Providence	IA	751,884	0.05%	31135	Great American Security Ins Co	OH	27,075	0.00%
23329	Merchants Mut Ins Co	NY	750,674	0.05%	24503	Blue Ridge Ins Co	WI	23,669	0.00%
10111	American Bankers Ins Co Of FL	FL	710,919	0.05%	19895	Atlantic Mut Ins Co	NY	21,477	0.00%
19615	American Reliable Ins Co	AZ	681,262	0.05%	13714	Pharmacists Mut Ins Co	IA	18,835	0.00%
41459	Armed Forces Ins Exchange	KS	616,398	0.04%	10677	Cincinnati Ins Co	OH	18,392	0.00%
21415	Employers Mut Cas Co	IA	606,492	0.04%	10022	Countryway Ins Co	NY	15,840	0.00%
42404	Liberty Ins Corp	IL	600,222	0.04%	16691	Great American Ins Co	OH	12,926	0.00%
15059	Public Service Mut Ins Co	NY	571,670	0.04%	26832	Great American Alliance Ins Co	OH	12,862	0.00%
21784	Firemens Ins Co Of Washington DC	DE	568,510	0.04%	29424	Hartford Cas Ins Co	IN	10,148	0.00%
21113	United States Fire Ins Co	DE	542,679	0.04%	12777	Chubb Ind Ins Co	NY	5,030	0.00%
22187	Greater NY Mut Ins Co	NY	541,028	0.04%	29939	Main St Amer Assur Co	FL	1,142	0.00%
31325	Acadia Ins Co	ME	497,599	0.03%	19356	Maryland Cas Co	MD	-2	0.00%
12475	Republic-Franklin Ins Co	OH	485,770	0.03%	32352	LM Property and Casualty Ins. Co.	IN	-903	0.00%
11800	Foremost Property & Cas Ins Co	MI	450,965	0.03%	38369	Northern Assur Co Of Amer	MA	-2075	0.00%
24740	Safeco Ins Co Of Amer	WA	430,856	0.03%	21881	National Surety Corp	IL	-9152	0.00%
10014	Affiliated Fm Ins Co	RI	407,065	0.03%	16535	Zurich American Ins Co	NY	-21142	0.00%
22136	Great American Ins Co of NY	NY	405,150	0.03%	20443	Continental Cas Co	IL	-44801	0.00%
24988	Sentry Ins A Mut Co	WI	402,753	0.03%	23434	Middlesex Ins Co	WI	-61022	0.00%
21458	Employers Ins of Wausau	WI	371,472	0.02%	24678	Royal Ind Co	DE	-942239	-0.06%
37346	Danbury Ins Co	MA	361,342	0.02%					
26344	Great American Assur Co	OH	331,301	0.02%					
20230	Central Mut Ins Co	OH	220,972	0.01%					
37710	First American Prop & Cas Ins Co	CA	176,995	0.01%					
23450	American Family Home Ins Co	FL	169,648	0.01%					
14974	Pennsylvania Lumpsums Mut Ins	PA	168,065	0.01%					
39306	Fidelity & Deposit Co Of MD	MD	161,679	0.01%					
14982	Penn Millers Ins Co	PA	158,132	0.01%					
25992	Northern Security Ins Co Inc	VT	137,365	0.01%					
34100	Masswest Ins Co Inc	WI	125,429	0.01%					
19909	Centennial Ins Co	NY	105,451	0.01%					
33898	Aegis Security Ins Co	PA	103,418	0.01%					
21326	Empire Fire & Marine Ins Co	NE	91,066	0.01%					
42978	American Security Ins Co	DE	65,817	0.00%					
13331	American Hardware Mut Ins Co	OH	63,002	0.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**LIABILITY OTHER THAN AUTO**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
20281	Federal Ins Co	IN	101,337,077	9.67%	11150	Arch Ins Co	MO	6,579,175	0.63%
19445	National Union Fire Ins Co Of Pitts	PA	69,804,280	6.66%	11991	National Cas Co	WI	6,495,672	0.62%
19380	American Home Assur Co	NY	65,590,234	6.26%	16691	Great American Ins Co	OH	6,461,624	0.62%
22667	Ace American Ins Co	PA	48,850,044	4.66%	26344	Great American Assur Co	OH	6,368,721	0.61%
20443	Continental Cas Co	IL	41,605,422	3.97%	29424	Hartford Cas Ins Co	IN	6,207,816	0.59%
37885	XL Specialty Ins Co	DE	31,816,410	3.03%	19720	American Alt Ins Corp	DE	6,187,594	0.59%
24767	St Paul Fire & Marine Ins Co	MN	28,081,074	2.68%	26522	Mount Vernon Fire Ins Co	PA	6,113,519	0.58%
29459	Twin City Fire Ins Co Co	IN	24,909,505	2.38%	36463	Discover Prop & Cas Ins Co	IL	5,797,062	0.55%
24791	St Paul Mercury Ins Co	MN	24,778,920	2.36%	42404	Liberty Ins Corp	IL	5,442,505	0.52%
16535	Zurich American Ins Co	NY	24,369,991	2.32%	34207	Westport Ins Corp	MO	5,343,747	0.51%
26247	American Guarantee & Liability Ins	NY	23,830,374	2.27%	15024	Preferred Mut Ins Co	NY	5,291,561	0.50%
41360	Arbella Protection Ins Co	MA	23,206,998	2.21%	22241	Medmarc Cas Ins Co	VT	5,047,237	0.48%
25658	Travelers Ind Co	CT	18,512,617	1.77%	20648	Employers Fire Ins Co	MA	4,577,356	0.44%
25674	Travelers Property Cas Co Of Amer	CT	18,126,857	1.73%	12831	State Natl Ins Co Inc	TX	4,553,762	0.43%
23043	Liberty Mut Ins Co	MA	16,073,935	1.53%	25623	Phoenix Ins Co	CT	4,302,297	0.41%
23035	Liberty Mut Fire Ins Co	WI	15,214,954	1.45%	13056	RLI Ins Co	IL	4,176,464	0.40%
35181	Executive Risk Ind Inc	DE	13,895,136	1.33%	20346	Pacific Ind Co	WI	4,093,406	0.39%
18058	Philadelphia Ind Ins Co	PA	13,476,416	1.29%	26182	Harleysville Worcester Ins Co	PA	4,065,772	0.39%
37303	Redland Ins Co	NJ	13,323,356	1.27%	13803	Farm Family Cas Ins Co	NY	4,059,644	0.39%
25976	Utica Mut Ins Co	NY	11,172,647	1.07%	19976	Amica Mut Ins Co	RI	4,034,986	0.38%
24147	Old Republic Ins Co	PA	10,729,591	1.02%	26018	Vermont Mut Ins Co	VT	4,025,933	0.38%
21857	American Ins Co	NE	10,148,794	0.97%	36455	Northbrook Ind Co	IL	3,994,585	0.38%
21105	North River Ins Co	NJ	10,135,059	0.97%	24198	Peerless Ins Co	NH	3,851,828	0.37%
22292	Hanover Ins Co	NH	10,107,900	0.96%	15105	Safety Natl Cas Corp	MO	3,793,141	0.36%
31194	Travelers Cas & Surety Co Of Amer	CT	9,778,810	0.93%	23841	New Hampshire Ins Co	PA	3,559,626	0.34%
20370	AXIS Reins Co	NY	9,337,027	0.89%	23809	Granite State Ins Co	PA	3,335,606	0.32%
19917	Liberty Ins Underwriters Inc	NY	9,282,213	0.89%	25615	Charter Oak Fire Ins Co	CT	3,304,960	0.32%
31325	Acadia Ins Co	ME	9,222,607	0.88%	25682	Travelers Ind Co Of CT	CT	3,139,543	0.30%
21121	Westchester Fire Ins Co	NY	8,941,588	0.85%	42307	Navigators Ins Co	NY	3,087,731	0.29%
20532	Clarendon Natl Ins Co	NJ	8,758,838	0.84%	20494	Transportation Ins Co	IL	2,907,427	0.28%
22322	Greenwich Ins Co	DE	8,197,655	0.78%	24260	Progressive Cas Ins Co	OH	2,896,665	0.28%
19798	Merrimack Mut Fire Ins Co	MA	7,960,876	0.76%	24554	XL Ins Amer Inc	DE	2,882,890	0.27%
41181	Universal Underwriters Ins Co	KS	7,920,162	0.76%	20230	Central Mut Ins Co	OH	2,750,633	0.26%
19682	Hartford Fire In Co	CT	7,810,721	0.74%	21261	Electric Ins Co	MA	2,527,496	0.24%
10510	Carolina Cas Ins Co	FL	7,618,331	0.73%	21113	United States Fire Ins Co	DE	2,512,552	0.24%
20621	OneBeacon America Ins Co	MA	7,274,704	0.69%	27120	Trumbull Ins Co	CT	2,486,619	0.24%
29599	US Specialty Ins Co	TX	7,005,957	0.67%	20303	Great Northern Ins Co	MN	2,438,916	0.23%
24074	Ohio Cas Ins Co	OH	6,668,219	0.64%	39454	Safety Ins Co	MA	2,347,679	0.22%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
11255	Caterpillar Ins Co	MO	2,237,434	0.21%	26077	Lancer Ins Co	IL	931,867	0.09%
19771	Cambridge Mut Fire Ins Co	MA	2,185,262	0.21%	21180	Sentry Select Ins Co	WI	919,264	0.09%
11967	General Star Natl Ins Co	OH	2,181,175	0.21%	23329	Merchants Mut Ins Co	NY	895,703	0.09%
26298	Metropolitan Property & Cas Ins Co	RI	2,150,441	0.21%	24988	Sentry Ins A Mut Co	WI	879,473	0.08%
32220	American Intl Ins Co	NY	2,114,784	0.20%	21849	American Automobile Ins Co	MO	871,021	0.08%
40274	Citation Ins Co	MA	2,100,931	0.20%	15059	Public Service Mut Ins Co	NY	867,551	0.08%
14788	NGM Ins Co	FL	2,086,863	0.20%	19704	American States Ins Co	IN	847,704	0.08%
17000	Arbella Mut Ins Co	MA	1,968,683	0.19%	25984	Graphic Arts Mut Ins Co	NY	823,882	0.08%
13935	Federated Mut Ins Co	MN	1,760,178	0.17%	13463	Barnstable County Mut Ins Co	MA	817,518	0.08%
20486	Transcontinental Ins Co	NY	1,759,000	0.17%	12866	T.H.E. Ins Co	LA	789,255	0.08%
37257	Praetorian Ins Co	IL	1,746,351	0.17%	36340	Camico Mut Ins Co	CA	787,059	0.08%
21415	Employers Mut Cas Co	IA	1,739,297	0.17%	21172	Vanliner Ins Co	MO	785,041	0.07%
10205	Mountain Valley Ind Co	NH	1,721,286	0.16%	20478	National Fire Ins Co Of Hartford	IL	782,766	0.07%
34754	Commerce Ins Co	MA	1,664,937	0.16%	22578	Horace Mann Ins Co	IL	772,668	0.07%
16608	New York Marine & Gnrl Ins Co	NY	1,642,174	0.16%	26069	Wausau Business Ins Co	WI	769,865	0.07%
25941	USAA	TX	1,543,711	0.15%	20222	All Amer Ins Co	OH	744,660	0.07%
14206	Holyoke Mut Ins Co In Salem	MA	1,495,582	0.14%	19429	Insurance Co Of The State Of PA	PA	734,311	0.07%
20427	American Cas Co Of Reading PA	PA	1,444,910	0.14%	10120	Everest Natl Ins Co	DE	711,871	0.07%
15040	Providence Mut Fire Ins Co	RI	1,435,239	0.14%	10638	Proselect Ins Co	MA	711,768	0.07%
10206	Medical Professional Mut Ins Co	MA	1,423,124	0.14%	12475	Republic-Franklin Ins Co	OH	700,504	0.07%
10847	Cumis Ins Society Inc	WI	1,422,135	0.14%	22810	Chicago Ins Co	IL	693,711	0.07%
22314	RSUI Ind Co	NH	1,413,872	0.13%	39306	Fidelity & Deposit Co Of MD	MD	692,379	0.07%
20397	Vigilant Ins Co	NY	1,401,952	0.13%	42048	Diamond State Ins Co	IN	689,493	0.07%
19410	Commerce & Industry Ins Co	NY	1,389,125	0.13%	20699	Ace Prop & Cas Ins Co	PA	686,839	0.07%
25054	Hudson Ins Co	DE	1,367,412	0.13%	13706	Dorchester Mut Ins Co	MA	665,646	0.06%
27928	Amex Assur Co	IL	1,326,028	0.13%	14192	Hingham Mut Fire Ins Co	MA	642,278	0.06%
21873	Firemans Fund Ins Co	CA	1,323,391	0.13%	14982	Penn Millers Ins Co	PA	636,005	0.06%
21458	Employers Ins of Wausau	WI	1,227,346	0.12%	25224	Great Divide Ins Co	ND	627,946	0.06%
37540	Beazley Ins Co Inc	CT	1,224,326	0.12%	25666	Travelers Ind Co Of Amer	CT	610,850	0.06%
11126	Sompo Japan Ins Co of Amer	NY	1,205,262	0.11%	24414	General Cas Co Of WI	WI	609,081	0.06%
38970	Markel Ins Co	IL	1,163,424	0.11%	40142	American Zurich Ins Co	IL	597,942	0.06%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	1,140,498	0.11%	22357	Hartford Accid & Ind Co	CT	592,903	0.06%
35300	Allianz Global Risks US Ins Co	CA	1,107,902	0.11%	21881	National Surety Corp	IL	578,240	0.06%
21784	Firemens Ins Co Of Washington DC	DE	1,086,880	0.10%	23469	American Modern Home Ins Co	OH	576,841	0.06%
38245	BCS Ins Co	OH	1,064,723	0.10%	14923	Patrons Mut Ins Co Of Ct	CT	558,720	0.05%
29874	North American Specialty Ins Co	NH	1,041,331	0.10%	21865	Associated Ind Corp	CA	544,068	0.05%
14974	Pennsylvania Lumpsums Mut Ins	PA	1,001,058	0.10%	13943	Fitchburg Mut Ins Co	MA	543,282	0.05%
40827	Virginia Surety Co Inc	IL	992,792	0.09%	13331	American Hardware Mut Ins Co	OH	528,582	0.05%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
12904	Tokio Marine & Nichido Fire Ins Co	NY	513,583	0.05%	19070	Standard Fire Ins Co	CT	197,640	0.02%
18619	Platte River Ins Co.	NE	507,926	0.05%	40436	Stratford Ins Co	NH	196,315	0.02%
12416	Protective Ins Co	IN	498,809	0.05%	25178	State Farm Mut Auto Ins Co	IL	193,972	0.02%
37621	Toyota Motor Ins Co	IA	498,575	0.05%	22713	Insurance Co Of North Amer	PA	191,383	0.02%
22535	Seaboard Surety Co	NY	464,800	0.04%	24066	American Fire & Cas Co	OH	185,022	0.02%
23787	Nationwide Mut Ins Co	OH	447,191	0.04%	19941	American Commerce Ins Co	OH	145,992	0.01%
33022	AXA Ins Co	NY	431,825	0.04%	14532	Middlesex Mut Assur Co	CT	139,468	0.01%
21970	OneBeacon Ins Co	PA	427,027	0.04%	37052	Regis Ins Co	PA	135,928	0.01%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	424,839	0.04%	30104	Hartford Underwriters Ins Co	CT	135,421	0.01%
23175	Phenix Mut Fire Ins Co	NH	422,135	0.04%	20680	Green Mountain Ins Co Inc	VT	133,590	0.01%
12154	Encompass Ins Co of MA	MA	415,012	0.04%	32620	National Interstate Ins Co	OH	132,992	0.01%
37478	Hartford Ins Co Of The Midwest	IN	398,089	0.04%	33588	First Liberty Ins Corp	IA	117,296	0.01%
25968	USAA Cas Ins Co	TX	394,969	0.04%	20508	Valley Forge Ins Co	PA	110,625	0.01%
25860	Union Mut Fire Ins Co	VT	387,637	0.04%	34690	Property & Cas Ins Co Of Hartford	IN	105,726	0.01%
41343	Gerling Amer Ins Co	NY	382,796	0.04%	13714	Pharmacists Mut Ins Co	IA	102,789	0.01%
26042	Wausau Underwriters Ins Co	WI	379,723	0.04%	20796	AIG Premier Ins Co	PA	99,089	0.01%
34347	Colonial American Cas & Surety Co	MD	374,069	0.04%	20362	Mitsui Sumitomo Ins Co of Amer	NY	94,026	0.01%
14826	New London Cty Mut Ins Co	CT	369,021	0.04%	24775	St Paul Guardian Ins Co	MN	84,995	0.01%
22187	Greater NY Mut Ins Co	NY	353,184	0.03%	19690	American Economy Ins Co	IN	84,238	0.01%
44393	West American Ins Co	IN	350,786	0.03%	36153	Aetna Ins Co of CT	CT	82,761	0.01%
27154	Atlantic Specialty Ins Co	NY	349,246	0.03%	23450	American Family Home Ins Co	FL	81,540	0.01%
25887	US Fidelity & Guaranty Co	MD	346,397	0.03%	19038	Travelers Cas & Surety Co	CT	76,010	0.01%
10936	Seneca Ins Co Inc	NY	315,325	0.03%	13188	Western Surety Co	SD	73,323	0.01%
16624	Darwin Natl Assur Co	DE	313,868	0.03%	19372	Northern Ins Co Of NY	NY	69,211	0.01%
13978	Florists Mut Ins Co	IL	300,887	0.03%	16551	Savers Prop & Cas Ins Co	MO	67,234	0.01%
42234	Minnesota Lawyers Mut Ins Co	MN	292,496	0.03%	21326	Empire Fire & Marine Ins Co	NE	60,821	0.01%
26832	Great American Alliance Ins Co	OH	291,241	0.03%	21962	Pennsylvania General Ins Co	PA	60,143	0.01%
41769	Athena Assur Co	MN	290,935	0.03%	24031	Northland Cas Co	MN	59,535	0.01%
25143	State Farm Fire And Cas Co	IL	289,247	0.03%	26433	Harco Natl Ins Co	IL	57,602	0.01%
10111	American Bankers Ins Co Of FL	FL	278,442	0.03%	37893	Ulico Cas Co	DE	54,851	0.01%
11185	Foremost Ins Co	MI	254,130	0.02%	31267	York Ins Co of ME	ME	50,823	0.00%
18767	Church Mut Ins Co	WI	250,270	0.02%	24724	First Natl Ins Co Of Amer	WA	44,651	0.00%
22306	Massachusetts Bay Ins Co	NH	248,509	0.02%	15865	NCMIC Ins Co	IA	44,304	0.00%
31534	Citizens Ins Co Of Amer	MI	230,543	0.02%	28932	Markel American Ins Co	VA	42,085	0.00%
10367	Avemco Ins Co	MD	225,254	0.02%	25992	Northern Security Ins Co Inc	VT	41,997	0.00%
24384	Fairmont Specialty Ins Co	DE	212,435	0.02%	42650	OneBeacon Midwest Ins Co	WI	40,768	0.00%
23620	Burlington Ins Co	NC	199,603	0.02%	41483	Farmington Cas Co	CT	40,650	0.00%
24732	General Ins Co Of Amer	WA	197,816	0.02%	39845	Employers Reins Corp	MO	39,817	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIABILITY OTHER THAN AUTO**

Premium					Premium				
Written in MA Market Share					Written in MA Market Share				
as of in MA as of					as of in MA as of				
NAIC #	Company Name	Domicile	12/31/2006	12/31/2006	NAIC #	Company Name	Domicile	12/31/2006	12/31/2006
35769	Lyndon Property Ins Co	MO	39,643	0.00%	44300	Tower Ins Co Of NY	NY	2,361	0.00%
10677	Cincinnati Ins Co	OH	35,404	0.00%	14168	Harleysville Mut Ins Co	PA	2,287	0.00%
41459	Armed Forces Ins Exchange	KS	35,301	0.00%	18333	Peerless Ind Ins Co	IL	1,986	0.00%
22977	Lumbermens Mut Cas Co	IL	30,282	0.00%	11973	PCH Mut Ins Co Inc RRG	DC	1,812	0.00%
10340	Stonington Ins Co	TX	27,388	0.00%	24902	Security Ins Co Of Hartford	DE	1,791	0.00%
11045	Excelsior Ins Co	NH	26,570	0.00%	35696	Harleysville Preferred Ins Co	PA	1,785	0.00%
19224	St Paul Protective Ins Co	IL	26,224	0.00%	23396	Amerisure Mut Ins Co	MI	1,702	0.00%
11127	Professional Solutions Ins Co	IA	24,251	0.00%	19909	Centennial Ins Co	NY	1,608	0.00%
24082	Ohio Security Ins Co	OH	22,877	0.00%	41335	United Natl Specialty Ins Co	WI	1,415	0.00%
19402	Birmingham Fire Ins Co Of PA	PA	21,609	0.00%	43575	Indemnity Ins Co Of North Amer	PA	1,315	0.00%
24171	Netherlands Ins Co The	NH	20,355	0.00%	29980	First Colonial Ins Co	FL	563	0.00%
35637	Landmark Ins Co	CA	20,178	0.00%	10022	Countryway Ins Co	NY	370	0.00%
25585	Professionals Direct Ins Co	MI	16,851	0.00%	10499	DaimlerChrysler Ins Co	MI	345	0.00%
33618	Safety Ind Ins Co	MA	14,862	0.00%	19895	Atlantic Mut Ins Co	NY	142	0.00%
19801	Argonaut Ins Co	IL	14,692	0.00%	24813	Balboa Ins Co	CA	112	0.00%
24740	Safeco Ins Co Of Amer	WA	14,452	0.00%	30562	American Manufacturers Mut Ins Co	IL	-10	0.00%
27740	North Pointe Ins Co	MI	14,413	0.00%	22748	Pacific Employers Ins Co	PA	-34	0.00%
40045	Starnet Ins Co	DE	12,776	0.00%	12262	Pennsylvania Manufacturers Asn Ins C	PA	-427	0.00%
25879	Fidelity & Guaranty Ins Underwriters	WI	12,722	0.00%	31895	American Interstate Ins Co	LA	-588	0.00%
35386	Fidelity & Guaranty Ins Co	IA	12,599	0.00%	23434	Middlesex Ins Co	WI	-1,834	0.00%
15032	Guideone Mut Ins Co	IA	11,216	0.00%	23795	American Intl Pacific Ins	CO	-4,448	0.00%
23817	Illinois Natl Ins Co	IL	10,494	0.00%	24678	Royal Ind Co	DE	-6,082	0.00%
18023	Star Ins Co	MI	10,351	0.00%	39217	QBE Ins Corp	PA	-161,418	-0.02%
35289	Continental Ins Co	PA	10,283	0.00%	38962	Genesis Ins Co	CT	-409,628	-0.04%
25011	Wesco Ins Co	DE	10,277	0.00%					
33600	LM Ins Corp	IA	9,779	0.00%					
22136	Great American Ins Co of NY	NY	9,170	0.00%					
16578	Fidelity Natl Prop and Cas Ins Co	NY	7,929	0.00%					
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	7,177	0.00%					
14460	Podiatry Ins Co Of Amer A Mut Co	IL	7,151	0.00%					
22918	American Motorists Ins Co	IL	7,150	0.00%					
23337	Merchants Ins Co Of NH Inc	NH	6,727	0.00%					
37346	Danbury Ins Co	MA	6,591	0.00%					
39926	Selective Ins Co Of The Southeast	NC	5,967	0.00%					
24899	Alea North America Ins Co	NY	5,318	0.00%					
36137	Travelers Commercial Ins Co	CT	4,780	0.00%					
32077	Heritage Casualty Ins Co	IL	3,917	0.00%					
11452	Hartford Steam Boil Inspec & Ins Co	CT	2,559	0.00%					
					</				

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:  
**LIFE INSURANCE**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
65978	Metropolitan Life Ins Co	NY	280,857,509	8.67%	71153	Hartford Life & Annuity Ins Co	CT	22,604,839	0.70%
67091	Northwestern Mut Life Ins Co	WI	190,121,549	5.87%	62308	Connecticut General Life Ins Co	CT	22,024,841	0.68%
88072	Hartford Life Ins Co	CT	128,018,282	3.95%	69868	United Of Omaha Life Ins Co	NE	21,869,377	0.68%
70435	The Savings Bank Life Ins Co Of MA	MA	127,674,468	3.94%	66044	Midland Natl Life Ins Co	IA	21,405,293	0.66%
64246	Guardian Life Ins Co Of Amer	NY	123,937,415	3.83%	66974	North American Co Life & Hlth Ins	IL	20,531,631	0.63%
65935	Massachusetts Mut Life Ins Co	MA	121,424,867	3.75%	80950	Metlife Life & Annuity Co of CT	CT	19,275,828	0.60%
68241	Prudential Ins Co Of Amer	NJ	110,921,198	3.42%	69345	Teachers Ins & Ann Assoc Of Amer	NY	19,000,787	0.59%
66915	New York Life Ins Co	NY	100,271,491	3.10%	65315	Liberty Life Assur Co Of Boston	MA	17,935,395	0.55%
91596	New York Life Ins & Annuity Corp	DE	81,178,344	2.51%	66869	Nationwide Life Ins Co	OH	17,146,427	0.53%
90204	John Hancock Variable Life Ins Co	MA	75,976,903	2.35%	80314	Unicare Life & Health Ins Co	IN	16,738,114	0.52%
80802	US Branch SunLife Assur Co Of Canada	MI	69,006,746	2.13%	61050	MetLife Investors USA Ins Co	DE	16,224,184	0.50%
65838	John Hancock Life Ins Co (USA)	MI	65,442,372	2.02%	63274	Fidelity & Guaranty Life Ins Co	MD	15,319,507	0.47%
65099	John Hancock Life Ins Co	MA	62,412,720	1.93%	94250	Banner Life Ins Co	MD	14,919,298	0.46%
86231	Transamerica Life Ins Co	IA	62,155,132	1.92%	68713	Security Life Of Denver Ins Co	CO	14,484,480	0.45%
67466	Pacific Life Ins Co	NE	50,013,104	1.54%	65498	Life Ins Co Of North Amer	PA	14,013,084	0.43%
65005	RiverSource Life Ins Co	MN	49,876,825	1.54%	69019	Standard Ins Co	OR	12,783,140	0.39%
62235	Unum Life Ins Co Of Amer	ME	46,973,462	1.45%	79065	Sun Life Assur Co Of Canada US	DE	12,578,056	0.39%
65676	Lincoln Natl Life Ins Co	IN	46,352,251	1.43%	63207	Chase Ins Life and Annuity Co	IL	12,301,779	0.38%
91626	New England Life Ins Co	MA	43,901,257	1.36%	91642	Forethought Life Ins Co	IN	12,045,611	0.37%
70815	Hartford Life & Accident Ins Co	CT	43,742,669	1.35%	61271	Principal Life Ins Co	IA	11,786,744	0.36%
63401	First Colony Life Ins Co	VA	43,520,433	1.34%	61425	Trustmark Ins Co	IL	11,000,025	0.34%
60488	American Gen Life Ins Co	TX	41,938,062	1.29%	68136	Protective Life Ins Co	TN	10,809,608	0.33%
61476	Boston Mut Life Ins Co	MA	41,703,874	1.29%	93432	CM Life Ins Co	CT	10,513,322	0.32%
67121	Transamerica Occidental Life Ins Co	IA	40,158,432	1.24%	69663	USAA Life Ins Co	TX	10,456,987	0.32%
67105	Reliastar Life Ins Co	MN	35,499,708	1.10%	76023	Columbian Life Ins Co	IL	10,403,879	0.32%
65919	Primerica Life Ins Co	MA	34,361,350	1.06%	70335	West Coast Life Ins Co	NE	10,363,271	0.32%
68322	Great West Life & Annuity Ins Co	CO	33,866,874	1.05%	62898	Aviva Life Ins Co	DE	10,164,631	0.31%
79227	Pruco Life Ins Co	AZ	33,093,144	1.02%	91413	Western Reserve Life Assur Co of OH	OH	9,463,430	0.29%
67814	Phoenix Life Ins Co	NY	31,906,310	0.99%	68381	Reliance Standard Life Ins Co	IL	9,081,750	0.28%
70211	Valley Forge Life Ins Co	IN	31,514,619	0.97%	68225	Nationwide Life Ins Co of Amer	PA	8,685,994	0.27%
62944	AXA Equitable Life Ins Co	NY	31,007,090	0.96%	66680	National Life Ins Co	VT	8,682,756	0.27%
67865	Jefferson Pilot Life Ins Co	NC	30,409,925	0.94%	91472	Globe Life & Accident Ins Co	DE	8,342,170	0.26%
70254	Jefferson Pilot Financial Ins Co	NE	27,421,574	0.85%	62626	Cuna Mut Ins Society	WI	8,274,572	0.26%
80659	US Bus of the Canada Life Assur Co	MI	26,880,008	0.83%	65765	Reassure America Life Ins Co	IL	7,893,369	0.24%
65595	Lincoln Benefit Life Co	NE	25,433,840	0.79%	84530	US Financial Life Ins Co	OH	7,730,009	0.24%
66168	Minnesota Life Ins Co	MN	24,666,578	0.76%	67644	Penn Mut Life Ins Co	PA	7,474,980	0.23%
63665	General American Life Ins Co	MO	23,839,670	0.74%	70106	United States Life Ins Co In NYC	NY	7,098,834	0.22%
60054	Aetna Life Ins Co	CT	23,504,041	0.73%	66370	Mony Life Ins Co	NY	7,020,892	0.22%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE**

NAIC #	Company Name	Domicile	Premium Written in MA as of	Market Share in MA as of	NAIC #	Company Name	Domicile	Premium Written in MA as of	Market Share in MA as of
			12/31/2006	12/31/2006				12/31/2006	12/31/2006
87726	Metlife Ins Co of CT	CT	6,998,830	0.22%	99937	Columbus Life Ins Co	OH	2,697,908	0.08%
67652	First Penn Pacific Life Ins Co	IN	6,997,132	0.22%	68810	Sentry Life Ins Co	WI	2,683,503	0.08%
89206	Ohio Natl Life Assur Corp	OH	6,798,174	0.21%	70661	Chase Ins Life Co	IL	2,604,167	0.08%
72222	Amica Life Ins Co	RI	6,694,606	0.21%	60038	Acacia Life Ins Co	DC	2,558,309	0.08%
70408	Union Security Ins Co	IA	6,514,857	0.20%	70416	MML Bay State Life Ins Co	CT	2,472,368	0.08%
94285	Empire General Life Assur Corp	TN	6,007,394	0.19%	78778	Guardian Ins & Annuity Co Inc	DE	2,452,625	0.08%
60577	American Income Life Ins Co	IN	5,878,470	0.18%	72125	Physicians Life Ins Co	NE	2,424,893	0.07%
66281	Monumental Life Ins Co	IA	5,482,731	0.17%	66427	MTL Ins Co	IL	2,356,819	0.07%
78077	Mony Life Ins Co Of Amer	AZ	5,384,430	0.17%	61360	Reliastar Life Ins Co Of NY	NY	2,312,014	0.07%
86509	Ing Life Ins & Annuity Co	CT	5,262,075	0.16%	71854	AAA Life Ins Co	MI	2,281,428	0.07%
80837	Union Central Life Ins Co	OH	5,259,675	0.16%	61999	Americo Financial Life Annuity Ins	TX	2,258,113	0.07%
84824	Commonwealth Ann & Life Ins Co	MA	5,203,125	0.16%	66605	Peoples Benefit Life Ins Co	IA	1,999,753	0.06%
97136	Metropolitan Tower Life Ins Co	DE	4,915,126	0.15%	93777	Household Life Ins Co	MI	1,957,811	0.06%
65242	Lafayette Life Ins Co	IN	4,788,485	0.15%	60142	TIAA Cref Life Ins Co	NY	1,896,072	0.06%
80926	Genworth Life & Health Ins Co	CT	4,731,656	0.15%	65927	Lincoln Heritage Life Ins Co	IL	1,860,023	0.06%
70025	Genworth Life Ins Co	DE	4,651,653	0.14%	61182	Aurora Natl Life Assur Co	CA	1,833,102	0.06%
62049	Colonial Life & Accident Ins Co	SC	4,470,724	0.14%	62146	Combined Ins Co Of Amer	IL	1,777,288	0.05%
64130	Life Investors Ins Co Of Amer	IA	4,406,618	0.14%	64327	Harleysville Life Ins Co	PA	1,752,750	0.05%
71129	Fort Dearborn Life Ins Co	IL	4,235,426	0.13%	97977	Ameritas Variable Life Ins Co	NE	1,734,857	0.05%
60186	Allstate Life Ins Co	IL	4,135,806	0.13%	60380	American Family Life Asr Co Columbus	NE	1,613,607	0.05%
65056	Jackson Natl Life Ins Co	MI	4,064,993	0.13%	64505	Homesteaders Life Co	IA	1,562,800	0.05%
66842	AIG Life Ins Co	DE	4,000,311	0.12%	70319	Washington Natl Ins Co	IL	1,558,384	0.05%
90611	Allianz Life Ins Co Of North Amer	MN	3,987,338	0.12%	94099	United Investors Life Ins Co	MO	1,535,386	0.05%
70939	Gerber Life Ins Co	NY	3,645,755	0.11%	69744	Union Labor Life Ins Co	MD	1,532,565	0.05%
65900	Conseco Life Ins Co	IN	3,635,474	0.11%	63312	Great American Life Ins Co	OH	1,507,771	0.05%
92657	Nationwide Life And Annuity Ins Co	OH	3,573,130	0.11%	60275	American Bankers Life Assur Co Of FL	FL	1,478,465	0.05%
61263	Bankers Life & Cas Co	IL	3,530,617	0.11%	90557	Kemper Investors Life Ins Co	IL	1,435,497	0.04%
68195	Provident Life & Accident Ins Co	TN	3,444,167	0.11%	79413	United Healthcare Ins Co	CT	1,423,462	0.04%
68772	Security Mut Life Ins Co Of NY	NY	3,420,844	0.11%	62251	Concord Heritage Life Ins Co Inc	NH	1,357,613	0.04%
65536	Genworth Life & Annuity Ins Co	VA	3,363,578	0.10%	71714	Berkshire Life Ins Co of Amer	MA	1,251,836	0.04%
67989	American Memorial Life Ins Co	SD	3,244,186	0.10%	80675	US Bus of Crown Life Ins Co	MI	1,251,343	0.04%
62065	Colonial Penn Life Ins Co	PA	3,182,641	0.10%	61689	Amerus Life Ins Co	IA	1,248,338	0.04%
64645	Indianapolis Life Ins Co	IN	3,042,333	0.09%	69116	State Life Ins Co	IN	1,246,151	0.04%
63126	Farm Family Life Ins Co	NY	2,884,742	0.09%	62413	Continental Assur Co	IL	1,202,078	0.04%
63495	First Investors Life Ins Co	NY	2,838,005	0.09%	69140	First Allmerica Fin Life Ins Co	MA	1,185,762	0.04%
93696	Fidelity Investments Life Ins Co	UT	2,834,339	0.09%	61409	National Benefit Life Ins Co	NY	1,143,905	0.04%
64513	Horace Mann Life Ins Co	IL	2,814,551	0.09%	61301	Ameritas Life Ins Corp	NE	1,142,283	0.04%
93548	PHL Variable Ins Co	CT	2,713,915	0.08%	67598	Paul Revere Life Ins Co	MA	1,123,132	0.03%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
67180	Ohio State Life Ins Co	TX	1,112,613	0.03%	61212	Baltimore Life Ins Co	MD	400,906	0.01%
93440	HM Life Ins Co	PA	1,107,808	0.03%	60704	Wilton Reassurance Life Co of NY	NY	392,645	0.01%
60534	American Heritage Life Ins Co	FL	1,083,377	0.03%	63177	Farmers New World Life Ins Co	WA	383,784	0.01%
67083	Manhattan Natl Life Ins Co	IL	1,039,055	0.03%	63053	Family Life Ins Co	TX	379,831	0.01%
60941	AIG SunAmerica Life Assur Co	AZ	972,112	0.03%	84654	US Branch Assumption Mut Life Ins Co	MA	358,854	0.01%
69914	Sears Life Ins Co	TX	962,086	0.03%	62286	Golden Rule Ins Co	IN	357,347	0.01%
64211	Guarantee Trust Life Ins Co	IL	904,121	0.03%	68608	Symetra Life Ins Co	WA	350,840	0.01%
68675	Security Benefit Life Ins Co	KS	891,658	0.03%	67261	Old Republic Life Ins Co	IL	341,440	0.01%
62596	Union Fidelity Life Ins Co	IL	887,928	0.03%	65129	Kansas City Life Ins Co	MO	326,579	0.01%
65331	Liberty Natl Life Ins Co	AL	879,480	0.03%	65080	John Alden Life Ins Co	WI	322,416	0.01%
69310	Surety Life Ins Co	NE	876,951	0.03%	61069	Anthem Life Ins Co	IN	319,318	0.01%
63290	Fidelity Life Assn	IL	864,353	0.03%	70114	Unity Mut Life Ins Co	NY	312,317	0.01%
97268	Pacific Life & Annuity Co	AZ	855,633	0.03%	65749	Cuna Mut Life Ins Co	IA	312,142	0.01%
77879	5 Star Life Ins Co	LA	849,824	0.03%	80705	Great West Life Assur Co	MI	309,927	0.01%
60607	American Intl Life Assr Co NY	NY	846,167	0.03%	64580	Illinois Mut Life Ins Co	IL	309,523	0.01%
61492	Liberty Life Ins Co	SC	802,902	0.02%	63258	Federated Life Ins Co	MN	292,428	0.01%
69477	Time Ins Co	WI	786,187	0.02%	67601	Paul Revere Variable Annuity Ins Co	MA	283,529	0.01%
60739	American Natl Ins Co	TX	773,040	0.02%	65870	Manhattan Life Ins Co	NY	268,824	0.01%
70173	Universal Underwriters Life Ins Co	KS	696,004	0.02%	87645	United Fidelity Life Ins Co	TX	263,453	0.01%
60895	American United Life Ins Co	IN	680,620	0.02%	79022	Merrill Lynch Life Ins Co	AR	258,142	0.01%
68373	American Gen Assur Co	IL	676,986	0.02%	64017	Jefferson Natl Life Ins Co	TX	258,097	0.01%
62880	AXA Life & Annuity Co	CO	667,601	0.02%	70580	Humanadental Ins Co	WI	257,395	0.01%
97055	Mega Life & Health Ins Co The	OK	626,295	0.02%	68632	VantisLife Ins Co	CT	254,752	0.01%
63657	Garden State Life Ins Co	TX	610,607	0.02%	65528	Life Ins Co Of The Southwest	TX	253,416	0.01%
63967	Government Personnel Mut Life Ins Co	TX	576,996	0.02%	68039	Presidential Life Ins Co	NY	250,987	0.01%
67660	Pennsylvania Life Ins Co	PA	562,177	0.02%	62553	Country Life Ins Co	IL	249,274	0.01%
71455	Financial American Life Ins Co	KS	560,661	0.02%	89958	JMIC Life Ins Co	FL	244,949	0.01%
63193	Farmers & Traders Life Ins Co	NY	547,606	0.02%	61832	Chesapeake Life Ins Co	OK	237,232	0.01%
81353	NYS Life Ins Co Of AZ	AZ	526,021	0.02%	93610	Manulife Ins Co	DE	223,385	0.01%
63487	Investors Life Ins Co North Amer	TX	525,274	0.02%	67695	Federal Home Life Ins Co	VA	221,766	0.01%
71439	Assurity Life Ins Co	NE	508,938	0.02%	66087	Mid West Natl Life Ins Co Of TN	TX	219,197	0.01%
67172	Ohio Natl Life Ins Co	OH	497,604	0.02%	71870	Fidelity Security Life Ins Co	MO	215,119	0.01%
62103	Columbian Mut Life Ins Co	NY	477,373	0.01%	67199	Old American Ins Co	MO	211,281	0.01%
61506	Resource Life Ins Co	IL	465,598	0.01%	92916	United American Ins Co	DE	211,127	0.01%
93513	MetLife Investors Ins Co	MO	453,881	0.01%	60410	American Fidelity Assur Co	OK	207,749	0.01%
80985	BCS Life Ins Co	IL	449,460	0.01%	81027	Veterans Life Ins Co	IL	197,408	0.01%
90212	Great Southern Life Ins Co	TX	422,271	0.01%	70688	Transamerica Financial Life Ins Co	NY	177,340	0.01%
60518	American Health & Life Ins Co	TX	414,148	0.01%	76236	Cincinnati Life Ins Co	OH	174,130	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
65021	Stonebridge Life Ins Co	VT	173,382	0.01%	92622	Western Southern Life Assur Co	OH	44,017	0.00%
63932	Bankers Life Ins Co Of NY	NY	166,975	0.01%	94471	Americom Life & Annuity Ins Co	TX	39,268	0.00%
69051	Standard Life Ins Co Of IN	IN	166,805	0.01%	68764	Security Financial Life Ins Co	NE	38,800	0.00%
69396	Texas Life Ins Co	TX	164,043	0.01%	93262	Penn Ins & Annuity Co	DE	36,609	0.00%
80942	ING USA Annuity and Life Ins Co	IA	161,665	0.00%	66850	National Western Life Ins Co	CO	34,110	0.00%
60216	Amalgamated Life Ins Co	NY	149,964	0.00%	65951	Merit Life Ins Co	IN	33,773	0.00%
68160	Balboa Life Ins Co	CA	148,373	0.00%	66583	National Guardian Life Ins Co	WI	32,356	0.00%
60429	American Fidelity Life Ins Co	FL	141,983	0.00%	65110	Kanawha Ins Co	SC	32,211	0.00%
88668	Mutual Of Amer Life Ins Co	NY	137,243	0.00%	86371	Ullico Life Ins Co	TX	31,012	0.00%
66265	Monarch Life Ins Co	MA	136,899	0.00%	61395	Beneficial Life Ins Co	UT	23,743	0.00%
81060	Canada Life Ins Co Of Amer	MI	132,790	0.00%	76112	Oxford Life Ins Co	AZ	23,508	0.00%
69566	Trans World Assur Co	CA	132,123	0.00%	94358	USable Life	AR	22,127	0.00%
60003	Park Avenue Life Ins Co	DE	125,287	0.00%	72850	United World Life Ins Co	NE	19,826	0.00%
65722	Loyal American Life Ins Co	OH	119,645	0.00%	86630	American Skandia Life Assur Corp	CT	19,650	0.00%
62057	Jefferson Pilot Lifeamerica Ins Co	NY	109,322	0.00%	97764	Idealife Ins Co	CT	18,505	0.00%
61751	Central States H & L Co Of Omaha	NE	105,804	0.00%	73288	Humana Ins Co	WI	17,131	0.00%
62359	Constitution Life Ins Co	TX	104,744	0.00%	71773	American Natl Life Ins Co Of TX	TX	16,884	0.00%
81442	Monitor Life Ins Co Of NY	NY	104,469	0.00%	92665	Aviva Life Ins Co of NY	NY	15,818	0.00%
60682	Conseco Ins Co	IL	93,744	0.00%	62421	Annuity & Life Reassur Amer Inc	CT	14,820	0.00%
62928	EMC Natl Life Co	IA	90,524	0.00%	67911	Pioneer Mut Life Ins Co	ND	12,241	0.00%
77828	Companion Life Ins Co	SC	89,934	0.00%	69272	Sunset Life Ins Co Of Amer	MO	12,091	0.00%
62634	Delaware American Life Ins Co	DE	89,532	0.00%	80799	Celtic Ins Co	IL	11,663	0.00%
67873	Pioneer American Ins Co	TX	84,841	0.00%	69078	Standard Security Life Ins Co Of NY	NY	11,649	0.00%
60836	American Republic Ins Co	IA	81,789	0.00%	70130	Universal Guaranty Life Ins Co	OH	10,894	0.00%
69256	Sunamerica Life Ins Co	AZ	80,349	0.00%	62863	Trustmark Life Ins Co	IL	9,997	0.00%
92738	American Equity Invest Life Ins Co	IA	78,958	0.00%	67539	Pan American Life Ins Co	LA	8,807	0.00%
70750	Nationwide Life & Ann Co of Amer	DE	72,635	0.00%	88536	Protective Life And Annuity Ins Co	AL	8,718	0.00%
61883	Central United Life Ins Co	AR	67,629	0.00%	66109	Midwestern United Life Ins Co	IN	8,541	0.00%
84786	Colorado Bankers Life Ins Co	CO	67,242	0.00%	64831	Intramercia Life Ins Co	NY	7,282	0.00%
81264	Nippon Life Ins Co Of Amer	IA	65,940	0.00%	62383	Centurion Life Ins Co	IA	6,972	0.00%
68209	Provident Life & Cas Ins Co	TN	61,202	0.00%	69930	United Ins Co Of Amer	IL	6,333	0.00%
76325	Conseco Senior Health Ins Co	PA	59,630	0.00%	86355	Standard Life & Accident Ins Co	OK	6,033	0.00%
71404	Continental General Ins Co	NE	59,347	0.00%	68284	Pyramid Life Ins Co	KS	5,749	0.00%
65781	Madison Natl Life Ins Co Inc	WI	50,172	0.00%	61700	Renaissance L & H Ins Co of Amer	DE	5,745	0.00%
80624	American Progressive L&H Ins Of NY	NY	48,793	0.00%	97241	Settlers Life Ins Co	WI	5,743	0.00%
67148	Occidental Life Ins Co Of NC	TX	48,494	0.00%	94218	Country Investors Life Assur Co	IL	5,466	0.00%
70432	AIG Annuity Ins Co	TX	47,234	0.00%	90328	First Health Life & Health Ins Co	TX	3,932	0.00%
60183	S USA Life Ins Co Inc	AZ	45,655	0.00%	68357	Reliable Life Ins Co	MO	3,578	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
67369	Alta Health & Life Ins Co	IN	3,357	0.00%					
91693	United Family Life Ins Co	GA	3,205	0.00%					
68047	Professional Ins Co	TX	3,029	0.00%					
84514	Industrial Alliance Pacific Life Ins	WA	2,484	0.00%					
62510	Equitrust Life Ins Co	IA	2,324	0.00%					
61735	Central Security Life Ins Co	TX	1,963	0.00%					
66419	Mutual Service Life Ins Co	MN	1,887	0.00%					
92711	HCC Life Ins Co	IN	1,741	0.00%					
61239	Bankers Fidelity Life Ins Co	GA	1,696	0.00%					
86126	Members Life Ins Co	WI	1,534	0.00%					
93742	Securian Life Ins Co	MN	1,109	0.00%					
89184	Sterling Investors Life Ins Co	GA	890	0.00%					
60232	AGL Life Assur Co	PA	871	0.00%					
60305	American Comm Mut Ins Co	MI	846	0.00%					
65811	American Modern Life Ins Co	OH	762	0.00%					
62952	Equitable Life & Cas Ins Co	UT	503	0.00%					
67784	Philadelphia American Life Ins Co	TX	502	0.00%					
74780	Integrity Life Ins Co	OH	419	0.00%					
82538	National Health Ins Co	TX	252	0.00%					
61727	Central Reserve Life Ins Co	OH	233	0.00%					
63479	United Teacher Assoc Ins Co	TX	180	0.00%					
64890	Investors Guaranty Life Ins Co	CA	169	0.00%					
67903	Provident Amer Life & Hlth Ins Co	OH	161	0.00%					
60631	American Investors Life Ins Co	KS	141	0.00%					
71471	Medico Life Ins Co	NE	66	0.00%					
60801	American Public Life Ins Co	OK	44	0.00%					
74004	Family Service Life Ins Co	TX	4	0.00%					
			3,238,796,482	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**LIFE INSURANCE – ALL LINES**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE ALL LINES**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
65978	Metropolitan Life Ins Co	NY	997,338,846	6.42%	80314	Unicare Life & Health Ins Co	IN	95,686,641	0.62%
65935	Massachusetts Mut Life Ins Co	MA	704,047,889	4.53%	62308	Connecticut General Life Ins Co	CT	91,979,540	0.59%
66915	New York Life Ins Co	NY	668,131,952	4.30%	80802	US Branch SunLife Assur Co Of Canada	MI	91,423,289	0.59%
65838	John Hancock Life Ins Co (USA)	MI	586,921,398	3.78%	66281	Monumental Life Ins Co	IA	90,281,537	0.58%
69345	Teachers Ins & Ann Assoc Of Amer	NY	547,839,248	3.53%	70432	AIG Annuity Ins Co	TX	89,500,783	0.58%
65005	RiverSource Life Ins Co	MN	468,602,669	3.02%	70688	Transamerica Financial Life Ins Co	NY	87,090,877	0.56%
68241	Prudential Ins Co Of Amer	NJ	430,048,765	2.77%	60488	American Gen Life Ins Co	TX	78,716,707	0.51%
62898	Aviva Life Ins Co	DE	427,735,823	2.75%	90204	John Hancock Variable Life Ins Co	MA	76,299,884	0.49%
61271	Principal Life Ins Co	IA	371,963,633	2.39%	63274	Fidelity & Guaranty Life Ins Co	MD	71,466,994	0.46%
79413	United Healthcare Ins Co	CT	362,979,359	2.34%	65099	John Hancock Life Ins Co	MA	66,951,586	0.43%
65056	Jackson Natl Life Ins Co	MI	354,670,730	2.28%	65536	Genworth Life & Annuity Ins Co	VA	65,751,406	0.42%
70025	Genworth Life Ins Co	DE	348,194,216	2.24%	67865	Jefferson Pilot Life Ins Co	NC	65,498,477	0.42%
91596	New York Life Ins & Annuity Corp	DE	337,310,583	2.17%	60941	AIG SunAmerica Life Assur Co	AZ	65,236,803	0.42%
86509	Ing Life Ins & Annuity Co	CT	335,911,527	2.16%	63401	First Colony Life Ins Co	VA	60,882,882	0.39%
88072	Hartford Life Ins Co	CT	323,444,422	2.08%	73288	Humana Ins Co	WI	59,943,053	0.39%
62944	AXA Equitable Life Ins Co	NY	303,018,876	1.95%	79227	Pruco Life Ins Co	AZ	59,758,973	0.38%
80942	ING USA Annuity and Life Ins Co	IA	283,807,380	1.83%	65315	Liberty Life Assur Co Of Boston	MA	58,147,766	0.37%
65676	Lincoln Natl Life Ins Co	IN	272,393,422	1.75%	66044	Midland Natl Life Ins Co	IA	56,842,168	0.37%
66869	Nationwide Life Ins Co	OH	269,703,531	1.74%	70238	Variable Annuity Life Ins Co	TX	55,528,550	0.36%
90611	Allianz Life Ins Co Of North Amer	MN	252,424,542	1.63%	61263	Bankers Life & Cas Co	IL	53,756,867	0.35%
67121	Transamerica Occidental Life Ins Co	IA	247,193,785	1.59%	97055	Mega Life & Health Ins Co The	OK	52,700,569	0.34%
64246	Guardian Life Ins Co Of Amer	NY	236,149,750	1.52%	61476	Boston Mut Life Ins Co	MA	50,245,181	0.32%
67091	Northwestern Mut Life Ins Co	WI	229,410,649	1.48%	67105	Reliastar Life Ins Co	MN	49,752,814	0.32%
79065	Sun Life Assur Co Of Canada US	DE	192,056,414	1.24%	65595	Lincoln Benefit Life Co	NE	49,548,056	0.32%
67466	Pacific Life Ins Co	NE	189,014,255	1.22%	70254	Jefferson Pilot Financial Ins Co	NE	48,188,573	0.31%
71153	Hartford Life & Annuity Ins Co	CT	188,519,462	1.21%	78778	Guardian Ins & Annuity Co Inc	DE	46,968,447	0.30%
86231	Transamerica Life Ins Co	IA	183,688,879	1.18%	69868	United Of Omaha Life Ins Co	NE	45,522,245	0.29%
62235	Unum Life Ins Co Of Amer	ME	181,833,200	1.17%	67814	Phoenix Life Ins Co	NY	45,193,841	0.29%
70435	The Savings Bank Life Ins Co Of MA	MA	181,173,053	1.17%	68713	Security Life Of Denver Ins Co	CO	44,484,480	0.29%
60054	Aetna Life Ins Co	CT	176,516,273	1.14%	66168	Minnesota Life Ins Co	MN	43,745,728	0.28%
91626	New England Life Ins Co	MA	174,984,504	1.13%	69019	Standard Ins Co	OR	42,300,411	0.27%
68322	Great West Life & Annuity Ins Co	CO	167,231,323	1.08%	93432	CM Life Ins Co	CT	40,422,434	0.26%
61050	MetLife Investors USA Ins Co	DE	166,597,370	1.07%	80950	Metlife Life & Annuity Co of CT	CT	39,039,976	0.25%
87726	Metlife Ins Co of CT	CT	154,357,761	0.99%	66087	Mid West Natl Life Ins Co Of TN	TX	36,882,459	0.24%
93696	Fidelity Investments Life Ins Co	UT	148,271,252	0.95%	92738	American Equity Invest Life Ins Co	IA	36,662,954	0.24%
70815	Hartford Life & Accident Ins Co	CT	120,771,871	0.78%	60895	American United Life Ins Co	IN	35,452,981	0.23%
93629	Prudential Retirement Ins & Anuty Co	CT	109,836,529	0.71%	65919	Primerica Life Ins Co	MA	34,409,826	0.22%
86630	American Skandia Life Assur Corp	CT	95,852,383	0.62%	60186	Allstate Life Ins Co	IL	34,179,092	0.22%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE ALL LINES**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
88668	Mutual Of Amer Life Ins Co	NY	33,144,578	0.21%	62510	Equitrust Life Ins Co	IA	14,754,331	0.09%
60739	American Natl Ins Co	TX	33,103,480	0.21%	60631	American Investors Life Ins Co	KS	14,725,834	0.09%
65498	Life Ins Co Of North Amer	PA	32,636,428	0.21%	65528	Life Ins Co Of The Southwest	TX	13,867,242	0.09%
66141	Health Net Life Ins Co	CA	32,167,563	0.21%	67660	Pennsylvania Life Ins Co	PA	13,698,568	0.09%
70211	Valley Forge Life Ins Co	IN	31,532,451	0.20%	67644	Penn Mut Life Ins Co	PA	13,401,806	0.09%
68381	Reliance Standard Life Ins Co	IL	30,814,826	0.20%	63207	Chase Ins Life and Annuity Co	IL	12,613,984	0.08%
66605	Peoples Benefit Life Ins Co	IA	30,744,733	0.20%	91642	Forethought Life Ins Co	IN	12,045,611	0.08%
66974	North American Co Life & Hlth Ins	IL	29,601,022	0.19%	65080	John Alden Life Ins Co	WI	11,823,746	0.08%
63312	Great American Life Ins Co	OH	29,366,473	0.19%	68225	Nationwide Life Ins Co of Amer	PA	11,626,088	0.07%
61689	Amerus Life Ins Co	IA	28,335,014	0.18%	70785	Pacificare Life & Health Ins Co	IN	11,525,888	0.07%
62049	Colonial Life & Accident Ins Co	SC	28,049,217	0.18%	65749	Cuna Mut Life Ins Co	IA	11,352,624	0.07%
68195	Provident Life & Accident Ins Co	TN	27,821,352	0.18%	66680	National Life Ins Co	VT	11,073,261	0.07%
80659	US Bus of the Canada Life Assur Co	MI	27,174,878	0.17%	60142	TIAA Cref Life Ins Co	NY	10,992,406	0.07%
67172	Ohio Natl Life Ins Co	OH	26,945,510	0.17%	76023	Columbian Life Ins Co	IL	10,627,025	0.07%
70408	Union Security Ins Co	IA	26,764,072	0.17%	64513	Horace Mann Life Ins Co	IL	10,569,539	0.07%
92665	Aviva Life Ins Co of NY	NY	26,272,805	0.17%	65242	Lafayette Life Ins Co	IN	10,419,988	0.07%
68675	Security Benefit Life Ins Co	KS	26,122,569	0.17%	70335	West Coast Life Ins Co	NE	10,413,111	0.07%
80837	Union Central Life Ins Co	OH	25,899,965	0.17%	65765	Reassure America Life Ins Co	IL	10,281,956	0.07%
63665	General American Life Ins Co	MO	25,584,798	0.16%	84824	Commonwealth Ann & Life Ins Co	MA	9,625,176	0.06%
62146	Combined Ins Co Of Amer	IL	24,825,702	0.16%	78077	Mony Life Ins Co Of Amer	AZ	9,569,820	0.06%
68608	Symetra Life Ins Co	WA	24,806,176	0.16%	68772	Security Mut Life Ins Co Of NY	NY	9,336,397	0.06%
71129	Fort Dearborn Life Ins Co	IL	22,730,793	0.15%	71714	Berkshire Life Ins Co of Amer	MA	8,781,567	0.06%
93513	MetLife Investors Ins Co	MO	21,722,253	0.14%	93548	PHL Variable Ins Co	CT	8,777,787	0.06%
79022	Merrill Lynch Life Ins Co	AR	21,583,861	0.14%	71412	Mutual Of Omaha Ins Co	NE	8,721,032	0.06%
62626	Cuna Mut Ins Society	WI	20,742,464	0.13%	91472	Globe Life & Accident Ins Co	DE	8,578,746	0.06%
91413	Western Reserve Life Assur Co of OH	OH	20,665,023	0.13%	93440	HM Life Ins Co	PA	8,451,736	0.05%
68136	Protective Life Ins Co	TN	20,383,279	0.13%	66370	Mony Life Ins Co	NY	8,343,968	0.05%
64130	Life Investors Ins Co Of Amer	IA	20,272,986	0.13%	77828	Companion Life Ins Co	SC	8,328,897	0.05%
60380	American Family Life Asr Co Columbus	NE	18,629,419	0.12%	68810	Sentry Life Ins Co	WI	8,033,478	0.05%
80926	Genworth Life & Health Ins Co	CT	18,409,511	0.12%	72222	Amica Life Ins Co	RI	7,984,233	0.05%
61425	Trustmark Ins Co	IL	17,964,230	0.12%	61301	Ameritas Life Ins Corp	NE	7,927,041	0.05%
70106	United States Life Ins Co In NYC	NY	17,761,376	0.11%	84530	US Financial Life Ins Co	OH	7,730,009	0.05%
66842	AIG Life Ins Co	DE	17,480,548	0.11%	80624	American Progressive L&H Ins Of NY	NY	7,155,984	0.05%
61492	Liberty Life Ins Co	SC	16,647,403	0.11%	89206	Ohio Natl Life Assur Corp	OH	7,014,845	0.05%
74780	Integrity Life Ins Co	OH	16,522,960	0.11%	67652	First Penn Pacific Life Ins Co	IN	6,997,132	0.05%
67598	Paul Revere Life Ins Co	MA	15,896,086	0.10%	71870	Fidelity Security Life Ins Co	MO	6,726,341	0.04%
69663	USAA Life Ins Co	TX	15,445,134	0.10%	93661	Annuity Investors Life Ins Co	OH	6,444,786	0.04%
94250	Banner Life Ins Co	MD	14,919,570	0.10%	60577	American Income Life Ins Co	IN	6,417,098	0.04%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE ALL LINES**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
94285	Empire General Life Assur Corp	TN	6,007,394	0.04%	62251	Concord Heritage Life Ins Co Inc	NH	2,427,366	0.02%
90557	Kemper Investors Life Ins Co	IL	5,996,302	0.04%	61999	Americo Financial Life Annuity Ins	TX	2,378,960	0.02%
92916	United American Ins Co	DE	5,604,848	0.04%	92711	HCC Life Ins Co	IN	2,324,538	0.01%
70939	Gerber Life Ins Co	NY	5,514,208	0.04%	69914	Sears Life Ins Co	TX	2,251,656	0.01%
97136	Metropolitan Tower Life Ins Co	DE	5,036,206	0.03%	69000	Northwestern Long Term Care Ins Co	WI	2,132,847	0.01%
97977	Ameritas Variable Life Ins Co	NE	4,802,195	0.03%	62286	Golden Rule Ins Co	IN	2,129,469	0.01%
90328	First Health Life & Health Ins Co	TX	4,763,274	0.03%	68039	Presidential Life Ins Co	NY	1,971,682	0.01%
65021	Stonebridge Life Ins Co	VT	4,616,346	0.03%	60682	Conseco Ins Co	IL	1,888,880	0.01%
99937	Columbus Life Ins Co	OH	4,587,620	0.03%	65927	Lincoln Heritage Life Ins Co	IL	1,876,507	0.01%
64017	Jefferson Natl Life Ins Co	TX	4,474,737	0.03%	60410	American Fidelity Assur Co	OK	1,855,745	0.01%
63126	Farm Family Life Ins Co	NY	4,372,775	0.03%	69140	First Allmerica Fin Life Ins Co	MA	1,831,106	0.01%
72125	Physicians Life Ins Co	NE	4,299,307	0.03%	61182	Aurora Natl Life Assur Co	CA	1,800,193	0.01%
70319	Washington Natl Ins Co	IL	3,921,742	0.03%	62057	Jefferson Pilot Lifeamerica Ins Co	NY	1,789,976	0.01%
65110	Kanawha Ins Co	SC	3,888,605	0.03%	66850	National Western Life Ins Co	CO	1,750,048	0.01%
60534	American Heritage Life Ins Co	FL	3,848,624	0.02%	80896	Centre Life Ins Co	MA	1,749,525	0.01%
69477	Time Ins Co	WI	3,804,406	0.02%	69116	State Life Ins Co	IN	1,673,980	0.01%
93777	Household Life Ins Co	MI	3,791,772	0.02%	71455	Financial American Life Ins Co	KS	1,633,327	0.01%
65900	Conseco Life Ins Co	IN	3,703,416	0.02%	94099	United Investors Life Ins Co	MO	1,594,321	0.01%
64645	Indianapolis Life Ins Co	IN	3,656,627	0.02%	64505	Homesteaders Life Co	IA	1,569,543	0.01%
92657	Nationwide Life And Annuity Ins Co	OH	3,640,342	0.02%	62596	Union Fidelity Life Ins Co	IL	1,488,927	0.01%
60275	American Bankers Life Assur Co Of FL	FL	3,374,891	0.02%	65781	Madison Natl Life Ins Co Inc	WI	1,474,121	0.01%
62413	Continental Assur Co	IL	3,341,071	0.02%	80705	Great West Life Assur Co	MI	1,447,862	0.01%
67989	American Memorial Life Ins Co	SD	3,256,906	0.02%	80578	Physicians Mut Ins Co	NE	1,427,223	0.01%
64327	Harleysville Life Ins Co	PA	3,218,905	0.02%	64211	Guarantee Trust Life Ins Co	IL	1,415,211	0.01%
62065	Colonial Penn Life Ins Co	PA	3,198,276	0.02%	66265	Monarch Life Ins Co	MA	1,413,603	0.01%
69078	Standard Security Life Ins Co Of NY	NY	3,117,768	0.02%	80675	US Bus of Crown Life Ins Co	MI	1,392,555	0.01%
63495	First Investors Life Ins Co	NY	3,098,663	0.02%	61506	Resource Life Ins Co	IL	1,390,030	0.01%
66427	MTL Ins Co	IL	3,027,511	0.02%	80985	BCS Life Ins Co	IL	1,352,319	0.01%
71439	Assurity Life Ins Co	NE	2,938,600	0.02%	85561	Perico Life Ins Co	DE	1,305,598	0.01%
71854	AAA Life Ins Co	MI	2,754,533	0.02%	64580	Illinois Mut Life Ins Co	IL	1,245,513	0.01%
60038	Acacia Life Ins Co	DC	2,752,288	0.02%	61409	National Benefit Life Ins Co	NY	1,169,116	0.01%
61360	Reliastar Life Ins Co Of NY	NY	2,670,477	0.02%	67180	Ohio State Life Ins Co	TX	1,115,329	0.01%
70661	Chase Ins Life Co	IL	2,604,167	0.02%	60526	American Family Life Asr Co Of NY	NY	1,094,094	0.01%
69051	Standard Life Ins Co Of IN	IN	2,528,596	0.02%	70173	Universal Underwriters Life Ins Co	KS	1,084,731	0.01%
76325	Conseco Senior Health Ins Co	PA	2,505,066	0.02%	67083	Manhattan Natl Life Ins Co	IL	1,040,210	0.01%
69744	Union Labor Life Ins Co	MD	2,494,571	0.02%	65129	Kansas City Life Ins Co	MO	994,452	0.01%
70416	MML Bay State Life Ins Co	CT	2,472,368	0.02%	60518	American Health & Life Ins Co	TX	972,666	0.01%
76112	Oxford Life Ins Co	AZ	2,441,628	0.02%	97268	Pacific Life & Annuity Co	AZ	967,339	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE ALL LINES**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
82538	National Health Ins Co	TX	951,718	0.01%	87645	United Fidelity Life Ins Co	TX	265,380	0.00%
68373	American Gen Assur Co	IL	906,132	0.01%	71404	Continental General Ins Co	NE	257,438	0.00%
65331	Liberty Natl Life Ins Co	AL	891,219	0.01%	68632	VantisLife Ins Co	CT	254,752	0.00%
69310	Surety Life Ins Co	NE	884,611	0.01%	81027	Veterans Life Ins Co	IL	254,741	0.00%
60607	American Intl Life Assr Co NY	NY	874,517	0.01%	67695	Federal Home Life Ins Co	VA	240,771	0.00%
63290	Fidelity Life Assn	IL	864,353	0.01%	93610	Manulife Ins Co	DE	223,385	0.00%
77879	5 Star Life Ins Co	LA	851,094	0.01%	67199	Old American Ins Co	MO	222,110	0.00%
63967	Government Personnel Mut Life Ins Co	TX	771,701	0.00%	80799	Celtic Ins Co	IL	216,699	0.00%
68209	Provident Life & Cas Ins Co	TN	749,242	0.00%	67539	Pan American Life Ins Co	LA	192,898	0.00%
89958	JMIC Life Ins Co	FL	711,658	0.00%	76236	Cincinnati Life Ins Co	OH	176,873	0.00%
63193	Farmers & Traders Life Ins Co	NY	682,806	0.00%	61751	Central States H & L Co Of Omaha	NE	170,687	0.00%
62880	AXA Life & Annuity Co	CO	667,601	0.00%	63932	Bankers Life Ins Co Of NY	NY	167,396	0.00%
63657	Garden State Life Ins Co	TX	612,063	0.00%	69396	Texas Life Ins Co	TX	164,043	0.00%
67601	Paul Revere Variable Annuity Ins Co	MA	579,650	0.00%	65722	Loyal American Life Ins Co	OH	163,602	0.00%
61212	Baltimore Life Ins Co	MD	553,987	0.00%	67369	Alta Health & Life Ins Co	IN	151,838	0.00%
63487	Investors Life Ins Co North Amer	TX	545,352	0.00%	60216	Amalgamated Life Ins Co	NY	149,964	0.00%
81353	NYLIFE Ins Co Of AZ	AZ	526,021	0.00%	60429	American Fidelity Life Ins Co	FL	146,310	0.00%
70580	Humanadental Ins Co	WI	520,853	0.00%	70750	Nationwide Life & Ann Co of Amer	DE	141,666	0.00%
81426	Commercial Travelers Mut Ins Co	NY	508,933	0.00%	62359	Constitution Life Ins Co	TX	140,840	0.00%
61069	Anthem Life Ins Co	IN	498,985	0.00%	81060	Canada Life Ins Co Of Amer	MI	132,790	0.00%
62103	Columbian Mut Life Ins Co	NY	481,972	0.00%	69566	Trans World Assur Co	CA	132,243	0.00%
63258	Federated Life Ins Co	MN	479,251	0.00%	86355	Standard Life & Accident Ins Co	OK	129,866	0.00%
90212	Great Southern Life Ins Co	TX	458,626	0.00%	60003	Park Avenue Life Ins Co	DE	125,287	0.00%
60836	American Republic Ins Co	IA	453,785	0.00%	61883	Central United Life Ins Co	AR	118,991	0.00%
61832	Chesapeake Life Ins Co	OK	450,853	0.00%	62928	EMC Natl Life Co	IA	108,775	0.00%
69515	Medamerica Ins Co	PA	446,825	0.00%	81442	Monitor Life Ins Co Of NY	NY	104,556	0.00%
63177	Farmers New World Life Ins Co	WA	425,536	0.00%	62634	Delaware American Life Ins Co	DE	102,799	0.00%
68160	Balboa Life Ins Co	CA	420,205	0.00%	92622	Western Southern Life Assur Co	OH	100,218	0.00%
60704	Wilton Reassurance Life Co of NY	NY	403,827	0.00%	65951	Merit Life Ins Co	IN	93,871	0.00%
63053	Family Life Ins Co	TX	379,831	0.00%	84786	Colorado Bankers Life Ins Co	CO	89,635	0.00%
84654	US Branch Assumption Mut Life Ins Co	MA	372,300	0.00%	67873	Pioneer American Ins Co	TX	84,841	0.00%
62553	Country Life Ins Co	IL	372,186	0.00%	63479	United Teacher Assoc Ins Co	TX	82,013	0.00%
66583	National Guardian Life Ins Co	WI	365,232	0.00%	81213	American Maturity Life Ins Co	CT	70,042	0.00%
67261	Old Republic Life Ins Co	IL	341,476	0.00%	81078	American Network Ins Co	PA	69,590	0.00%
70114	Unity Mut Life Ins Co	NY	326,479	0.00%	81264	Nippon Life Ins Co Of Amer	IA	65,940	0.00%
71773	American Natl Life Ins Co Of TX	TX	298,260	0.00%	97764	Idealife Ins Co	CT	57,787	0.00%
69256	Sunamerica Life Ins Co	AZ	289,498	0.00%	68047	Professional Ins Co	TX	56,629	0.00%
65870	Manhattan Life Ins Co	NY	268,860	0.00%	67148	Occidental Life Ins Co Of NC	TX	48,494	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE ALL LINES**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of	Market Share in MA as of				Written in MA as of	in MA as of
			12/31/2006	12/31/2006				12/31/2006	12/31/2006
60183	S USA Life Ins Co Inc	AZ	45,655	0.00%	91693	United Family Life Ins Co	GA	3,210	0.00%
94471	Americom Life & Annuity Ins Co	TX	39,268	0.00%	67903	Provident Amer Life & Hlth Ins Co	OH	3,006	0.00%
68764	Security Financial Life Ins Co	NE	38,944	0.00%	84514	Industrial Alliance Pacific Life Ins	WA	2,484	0.00%
61808	Charter Natl Life Ins Co	IL	38,155	0.00%	61735	Central Security Life Ins Co	TX	2,046	0.00%
93262	Penn Ins & Annuity Co	DE	36,609	0.00%	89184	Sterling Investors Life Ins Co	GA	1,819	0.00%
94358	USABLE Life	AR	33,780	0.00%	86126	Members Life Ins Co	WI	1,552	0.00%
61239	Bankers Fidelity Life Ins Co	GA	31,579	0.00%	70866	Allstate Assur Co	IL	1,500	0.00%
86371	Ullico Life Ins Co	TX	31,012	0.00%	60232	AGL Life Assur Co	PA	871	0.00%
68284	Pyramid Life Ins Co	KS	29,616	0.00%	65811	American Modern Life Ins Co	OH	762	0.00%
61395	Beneficial Life Ins Co	UT	26,143	0.00%	61727	Central Reserve Life Ins Co	OH	233	0.00%
81434	First Rehab Life Ins Co Of Amer	NY	25,247	0.00%	71471	Medico Life Ins Co	NE	205	0.00%
62863	Trustmark Life Ins Co	IL	25,157	0.00%	64890	Investors Guaranty Life Ins Co	CA	169	0.00%
72850	United World Life Ins Co	NE	23,666	0.00%	74004	Family Service Life Ins Co	TX	4	0.00%
60801	American Public Life Ins Co	OK	20,569	0.00%	62383	Centurion Life Ins Co	IA	-3,033	0.00%
62952	Equitable Life & Cas Ins Co	UT	18,728	0.00%					
71730	Continental American Ins Co	SC	15,217	0.00%					
62421	Annuity & Life Reassur Amer Inc	CT	14,820	0.00%					
60305	American Comm Mut Ins Co	MI	14,030	0.00%					
67784	Philadelphia American Life Ins Co	TX	13,881	0.00%					
67911	Pioneer Mut Life Ins Co	ND	12,241	0.00%					
69272	Sunset Life Ins Co Of Amer	MO	12,091	0.00%					
70130	Universal Guaranty Life Ins Co	OH	11,054	0.00%					
64939	Investors Ins Corp	DE	10,214	0.00%					
88536	Protective Life And Annuity Ins Co	AL	9,032	0.00%					
66109	Midwestern United Life Ins Co	IN	8,541	0.00%					
61700	Renaissance L & H Ins Co of Amer	DE	7,447	0.00%					
64831	Intramerica Life Ins Co	NY	7,323	0.00%					
93742	Securian Life Ins Co	MN	6,861	0.00%					
31119	Medico Ins Co	NE	6,586	0.00%					
69930	United Ins Co Of Amer	IL	6,442	0.00%					
97241	Settlers Life Ins Co	WI	5,743	0.00%					
94218	Country Investors Life Assur Co	IL	5,666	0.00%					
66419	Mutual Service Life Ins Co	MN	4,074	0.00%					
68357	Reliable Life Ins Co	MO	3,598	0.00%					
								15,532,506,637	100.00%

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**LIFE INSURANCE - OTHER FUNDS**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: LIFE OTHER FUNDS**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
65838	John Hancock Life Ins Co (USA)	MI	521,420,672	17.24%
65935	Massachusetts Mut Life Ins Co	MA	425,347,879	14.06%
65978	Metropolitan Life Ins Co	NY	316,740,138	10.47%
68241	Prudential Ins Co Of Amer	NJ	280,147,012	9.26%
70025	Genworth Life Ins Co	DE	276,681,746	9.15%
66915	New York Life Ins Co	NY	226,563,289	7.49%
66869	Nationwide Life Ins Co	OH	218,377,320	7.22%
88072	Hartford Life Ins Co	CT	168,780,035	5.58%
71153	Hartford Life & Annuity Ins Co	CT	163,721,258	5.41%
67466	Pacific Life Ins Co	NE	131,044,665	4.33%
66281	Monumental Life Ins Co	IA	78,305,835	2.59%
86231	Transamerica Life Ins Co	IA	71,440,217	2.36%
67121	Transamerica Occidental Life Ins Co	IA	46,200,000	1.53%
88668	Mutual Of Amer Life Ins Co	NY	32,536,193	1.08%
68713	Security Life Of Denver Ins Co	CO	30,000,000	0.99%
70688	Transamerica Financial Life Ins Co	NY	22,515,014	0.74%
91626	New England Life Ins Co	MA	21,847,768	0.72%
80942	ING USA Annuity and Life Ins Co	IA	11,900,000	0.39%
65536	Genworth Life & Annuity Ins Co	VA	10,200,000	0.34%
66168	Minnesota Life Ins Co	MN	9,258,645	0.31%
62944	AXA Equitable Life Ins Co	NY	5,963,054	0.20%
67644	Penn Mut Life Ins Co	PA	4,540,248	0.15%
61271	Principal Life Ins Co	IA	995,467	0.03%
67091	Northwestern Mut Life Ins Co	WI	613,169	0.02%
65129	Kansas City Life Ins Co	MO	548,598	0.02%
67172	Ohio Natl Life Ins Co	OH	532,993	0.02%
90204	John Hancock Variable Life Ins Co	MA	322,981	0.01%
69019	Standard Ins Co	OR	158,484	0.01%
69868	United Of Omaha Life Ins Co	NE	82,183	0.00%
92657	Nationwide Life And Annuity Ins Co	OH	67,212	0.00%
78778	Guardian Ins & Annuity Co Inc	DE	19,508	0.00%
81213	American Maturity Life Ins Co	CT	11,300	0.00%
66419	Mutual Service Life Ins Co	MN	2,187	0.00%
97268	Pacific Life & Annuity Co	AZ	2,128	0.00%
70815	Hartford Life & Accident Ins Co	CT	1,181	0.00%
65099	John Hancock Life Ins Co	MA	-51,707,797	-1.71%
			3,025,180,582	100.00%

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**MEDICAL MALPRACTICE**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: MEDICAL MALPRACTICE**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
10206	Medical Professional Mut Ins Co	MA	146,490,182	83.71%
11843	Medical Protective Co	IN	7,975,299	4.56%
20427	American Cas Co Of Reading PA	PA	5,586,649	3.19%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	2,744,875	1.57%
19445	National Union Fire Ins Co Of Pitts	PA	2,421,077	1.38%
22810	Chicago Ins Co	IL	2,035,069	1.16%
15890	Connecticut Medical Ins Co	CT	1,674,167	0.96%
10638	Proselect Ins Co	MA	1,545,591	0.88%
15865	NCMIC Ins Co	IA	1,529,680	0.87%
22667	Ace American Ins Co	PA	1,432,390	0.82%
21970	OneBeacon Ins Co	PA	379,103	0.22%
19380	American Home Assur Co	NY	337,431	0.19%
21857	American Ins Co	NE	317,447	0.18%
23809	Granite State Ins Co	PA	123,589	0.07%
18619	Platte River Ins Co.	NE	96,333	0.06%
20443	Continental Cas Co	IL	95,088	0.05%
19720	American Alt Ins Corp	DE	80,377	0.05%
34495	Doctors Co An Interins Exchn	CA	68,222	0.04%
13714	Pharmacists Mut Ins Co	IA	34,917	0.02%
18767	Church Mut Ins Co	WI	14,809	0.01%
24732	General Ins Co Of Amer	WA	4,580	0.00%
34207	Westport Ins Corp	MO	2,614	0.00%
11127	Professional Solutions Ins Co	IA	1,971	0.00%
25143	State Farm Fire And Cas Co	IL	559	0.00%
34266	Frontier Ins Co	NY	-1	0.00%
			174,992,018	100.00%

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**MORTGAGE & FINANCIAL GUARANTY**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: MORTGAGE and FINANCIAL GUARANTY**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
18708	Ambac Assur Corp	WI	38,611,828	26.94%
29858	Mortgage Guaranty Ins Corp	WI	28,678,010	20.01%
33790	Radian Guaranty Inc	PA	14,853,407	10.36%
27251	PMI Mortgage Ins Co	AZ	13,681,624	9.55%
15873	United Gty Residential Ins Co	NC	10,783,533	7.52%
38458	Genworth Mortgage Ins Corp	NC	10,322,830	7.20%
28452	Republic Mortgage Ins Co	NC	9,834,406	6.86%
18287	Financial Security Assur Inc	NY	4,542,265	3.17%
20311	XL Capital Assurance Inc	NY	2,859,452	2.00%
40266	CMG Mortgage Ins Co	WI	2,292,734	1.60%
22896	Aca Financial Guaranty Corp	MD	2,267,280	1.58%
12041	MBIA Ins Corp	NY	1,809,824	1.26%
24350	Triad Guaranty Ins Corp	IL	657,386	0.46%
16667	United Gty Residential Ins Co Of NC	NC	367,059	0.26%
12815	Financial Guaranty Ins Co	NY	352,860	0.25%
36250	Radian Asset Assur Inc	NY	336,101	0.23%
25771	CIFG Assurance NA Inc	NY	269,457	0.19%
29823	Genworth Residential Mrt Ins Corp NC	NC	229,112	0.16%
19038	Travelers Cas & Surety Co	CT	164,340	0.11%
21873	Firemans Fund Ins Co	CA	149,400	0.10%
30180	Assured Guaranty Corp	MD	83,577	0.06%
25658	Travelers Ind Co	CT	74,700	0.05%
26999	United Guaranty Mtg Indem Co	NC	56,963	0.04%
29114	CMG Mortgage Assur Co	WI	33,022	0.02%
10682	MGIC Credit Assur Corp	WI	4,545	0.00%
18759	Verex Assure Inc	WI	3,485	0.00%
35289	Continental Ins Co	PA	3,400	0.00%
18740	MGIC Ind Corp	WI	2,801	0.00%
16675	Genworth Mortgage Ins Corp Of NC	NC	7	0.00%
			143,325,408	100.00%

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**OCEAN & INLAND MARINE**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: OCEAN and INLAND MARINE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
19380	American Home Assur Co	NY	22,269,121	6.24%	24198	Peerless Ins Co	NH	2,322,639	0.65%
24813	Balboa Ins Co	CA	17,958,851	5.03%	35289	Continental Ins Co	PA	2,266,059	0.63%
20443	Continental Cas Co	IL	17,005,242	4.76%	19976	Amica Mut Ins Co	RI	2,202,912	0.62%
20532	Clarendon Natl Ins Co	NJ	14,073,803	3.94%	23469	American Modern Home Ins Co	OH	2,194,889	0.61%
20281	Federal Ins Co	IN	13,549,531	3.79%	26298	Metropolitan Property & Cas Ins Co	RI	2,131,353	0.60%
25674	Travelers Property Cas Co Of Amer	CT	12,269,357	3.44%	26182	Harleysville Worcester Ins Co	PA	2,123,230	0.59%
38369	Northern Assur Co Of Amer	MA	10,206,612	2.86%	26018	Vermont Mut Ins Co	VT	1,909,373	0.53%
21482	Factory Mut Ins Co	RI	9,769,990	2.74%	25658	Travelers Ind Co	CT	1,901,428	0.53%
24767	St Paul Fire & Marine Ins Co	MN	8,620,821	2.41%	29530	AXA Art Ins Corp	NY	1,895,331	0.53%
10952	Stonebridge Casualty Ins Co	OH	8,454,508	2.37%	25941	USAA	TX	1,820,126	0.51%
19305	Assurance Co Of Amer	NY	8,096,051	2.27%	11185	Foremost Ins Co	MI	1,814,145	0.51%
20346	Pacific Ind Co	WI	8,091,187	2.27%	19372	Northern Ins Co Of NY	NY	1,793,483	0.50%
19070	Standard Fire Ins Co	CT	7,254,923	2.03%	14354	Jewelers Mut Ins Co	WI	1,777,901	0.50%
21873	Firemans Fund Ins Co	CA	7,030,894	1.97%	16691	Great American Ins Co	OH	1,737,490	0.49%
22292	Hanover Ins Co	NH	6,912,821	1.94%	37885	XL Specialty Ins Co	DE	1,728,029	0.48%
29874	North American Specialty Ins Co	NH	6,777,885	1.90%	28932	Markel American Ins Co	VA	1,724,221	0.48%
31325	Acadia Ins Co	ME	6,598,355	1.85%	34754	Commerce Ins Co	MA	1,683,579	0.47%
35971	Voyager Property & Cas Ins Co	SC	6,423,887	1.80%	20621	OneBeacon America Ins Co	MA	1,683,218	0.47%
19682	Hartford Fire In Co	CT	6,339,182	1.78%	20702	Ace Fire Underwriters Ins Co	PA	1,640,029	0.46%
21970	OneBeacon Ins Co	PA	6,252,106	1.75%	35300	Allianz Global Risks US Ins Co	CA	1,634,197	0.46%
22136	Great American Ins Co of NY	NY	4,988,093	1.40%	19356	Maryland Cas Co	MD	1,477,585	0.41%
22667	Ace American Ins Co	PA	4,962,994	1.39%	23841	New Hampshire Ins Co	PA	1,466,616	0.41%
27928	Amex Assur Co	IL	4,598,270	1.29%	25968	USAA Cas Ins Co	TX	1,452,379	0.41%
19798	Merrimack Mut Fire Ins Co	MA	4,554,331	1.28%	32220	American Intl Ins Co	NY	1,450,214	0.41%
25623	Phoenix Ins Co	CT	4,544,636	1.27%	33618	Safety Ind Ins Co	MA	1,362,958	0.38%
20303	Great Northern Ins Co	MN	4,152,369	1.16%	41360	Arbella Protection Ins Co	MA	1,325,015	0.37%
23035	Liberty Mut Fire Ins Co	WI	4,116,056	1.15%	12831	State Natl Ins Co Inc	TX	1,322,359	0.37%
43575	Indemnity Ins Co Of North Amer	PA	3,989,445	1.12%	42650	OneBeacon Midwest Ins Co	WI	1,273,349	0.36%
19445	National Union Fire Ins Co Of Pitts	PA	3,768,736	1.06%	21857	American Ins Co	NE	1,265,829	0.35%
16535	Zurich American Ins Co	NY	3,700,842	1.04%	31534	Citizens Ins Co Of Amer	MI	1,238,505	0.35%
26565	Ohio Ind Co	OH	3,604,263	1.01%	19771	Cambridge Mut Fire Ins Co	MA	1,176,445	0.33%
22713	Insurance Co Of North Amer	PA	3,424,132	0.96%	12154	Encompass Ins Co of MA	MA	1,145,386	0.32%
40274	Citation Ins Co	MA	3,398,757	0.95%	13803	Farm Family Cas Ins Co	NY	1,139,449	0.32%
10014	Affiliated Fm Ins Co	RI	3,310,019	0.93%	24554	XL Ins Amer Inc	DE	1,132,709	0.32%
20370	AXIS Reins Co	NY	3,006,611	0.84%	36145	Travelers Personal Security Ins Co	CT	1,069,064	0.30%
20397	Vigilant Ins Co	NY	2,553,090	0.72%	15024	Preferred Mut Ins Co	NY	1,029,798	0.29%
23043	Liberty Mut Ins Co	MA	2,548,723	0.71%	14206	Holyoke Mut Ins Co In Salem	MA	977,005	0.27%
17000	Arbella Mut Ins Co	MA	2,347,434	0.66%	37060	Old United Cas Co	KS	890,084	0.25%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: OCEAN and INLAND MARINE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
21865	Associated Ind Corp	CA	889,143	0.25%	20680	Green Mountain Ins Co Inc	VT	246,880	0.07%
11255	Caterpillar Ins Co	MO	871,833	0.24%	23450	American Family Home Ins Co	FL	246,438	0.07%
18058	Philadelphia Ind Ins Co	PA	822,851	0.23%	25976	Utica Mut Ins Co	NY	242,222	0.07%
10111	American Bankers Ins Co Of FL	FL	789,554	0.22%	22578	Horace Mann Ins Co	IL	237,302	0.07%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	742,348	0.21%	11452	Hartford Steam Boil Inspec & Ins Co	CT	227,680	0.06%
42048	Diamond State Ins Co	IN	687,398	0.19%	24074	Ohio Cas Ins Co	OH	224,119	0.06%
22306	Massachusetts Bay Ins Co	NH	616,858	0.17%	21415	Employers Mut Cas Co	IA	219,766	0.06%
14788	NGM Ins Co	FL	608,380	0.17%	37923	Seaworthy Ins Co	MD	217,590	0.06%
20648	Employers Fire Ins Co	MA	597,344	0.17%	21261	Electric Ins Co	MA	216,218	0.06%
14192	Hingham Mut Fire Ins Co	MA	565,912	0.16%	25860	Union Mut Fire Ins Co	VT	212,906	0.06%
19615	American Reliable Ins Co	AZ	552,034	0.15%	14168	Harleysville Mut Ins Co	PA	206,284	0.06%
39454	Safety Ins Co	MA	551,108	0.15%	38245	BCS Ins Co	OH	203,648	0.06%
22608	National Specialty Ins Co	TX	550,263	0.15%	37257	Praetorian Ins Co	IL	173,945	0.05%
13706	Dorchester Mut Ins Co	MA	543,912	0.15%	22322	Greenwich Ins Co	DE	170,550	0.05%
15067	Quincy Mut Fire Ins Co	MA	492,469	0.14%	10936	Seneca Ins Co Inc	NY	167,154	0.05%
34789	AIG Centennial Ins Co	PA	484,078	0.14%	20362	Mitsui Sumitomo Ins Co of Amer	NY	166,232	0.05%
15040	Providence Mut Fire Ins Co	RI	474,221	0.13%	13935	Federated Mut Ins Co	MN	165,582	0.05%
34711	Computer Ins Co	RI	441,479	0.12%	13056	RLI Ins Co	IL	164,818	0.05%
13943	Fitchburg Mut Ins Co	MA	418,217	0.12%	19720	American Alt Ins Corp	DE	134,763	0.04%
23809	Granite State Ins Co	PA	417,937	0.12%	26166	Windsor Mount Joy Mut Ins Co	PA	134,422	0.04%
10205	Mountain Valley Ind Co	NH	401,292	0.11%	14974	Pennsylvania Lumbermens Mut Ins	PA	128,270	0.04%
40142	American Zurich Ins Co	IL	393,098	0.11%	25666	Travelers Ind Co Of Amer	CT	120,693	0.03%
25887	US Fidelity & Guaranty Co	MD	387,954	0.11%	19631	American Road Ins Co	MI	116,802	0.03%
25682	Travelers Ind Co Of CT	CT	382,154	0.11%	33600	LM Ins Corp	IA	115,693	0.03%
16608	New York Marine & Gnrl Ins Co	NY	381,021	0.11%	26344	Great American Assur Co	OH	111,597	0.03%
25143	State Farm Fire And Cas Co	IL	375,425	0.11%	35696	Harleysville Preferred Ins Co	PA	109,496	0.03%
14923	Patrons Mut Ins Co Of Ct	CT	374,302	0.10%	21962	Pennsylvania General Ins Co	PA	108,390	0.03%
11150	Arch Ins Co	MO	359,646	0.10%	20494	Transportation Ins Co	IL	107,780	0.03%
31089	Republic Western Ins Co	AZ	336,883	0.09%	23175	Phenix Mut Fire Ins Co	NH	105,852	0.03%
21180	Sentry Select Ins Co	WI	332,093	0.09%	24147	Old Republic Ins Co	PA	100,000	0.03%
25852	New England Guaranty Ins Co Inc	VT	327,507	0.09%	11045	Excelsior Ins Co	NH	96,617	0.03%
35769	Lyndon Property Ins Co	MO	316,893	0.09%	41459	Armed Forces Ins Exchange	KS	92,810	0.03%
24414	General Cas Co Of WI	WI	316,779	0.09%	12866	T.H.E. Ins Co	LA	85,907	0.02%
19410	Commerce & Industry Ins Co	NY	310,162	0.09%	25615	Charter Oak Fire Ins Co	CT	80,697	0.02%
38970	Markel Ins Co	IL	300,553	0.08%	21849	American Automobile Ins Co	MO	76,686	0.02%
11991	National Cas Co	WI	282,457	0.08%	24791	St Paul Mercury Ins Co	MN	75,048	0.02%
36463	Discover Prop & Cas Ins Co	IL	269,762	0.08%	22683	Teachers Ins Co	IL	67,794	0.02%
42307	Navigators Ins Co	NY	268,700	0.08%	20230	Central Mut Ins Co	OH	67,160	0.02%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: OCEAN and INLAND MARINE**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
24988	Sentry Ins A Mut Co	WI	65,573	0.02%	37303	Redland Ins Co	NJ	13,184	0.00%
21784	Firemens Ins Co Of Washington DC	DE	64,486	0.02%	41181	Universal Underwriters Ins Co	KS	10,471	0.00%
13331	American Hardware Mut Ins Co	OH	62,724	0.02%	12190	NIPPONKOA Ins Co of America	NY	10,458	0.00%
10847	Cumis Ins Society Inc	WI	62,623	0.02%	16578	Fidelity Natl Prop and Cas Ins Co	NY	9,996	0.00%
19704	American States Ins Co	IN	56,112	0.02%	24171	Netherlands Ins Co The	NH	9,872	0.00%
10200	American Live Stock Ins Co	IL	54,436	0.02%	13463	Barnstable County Mut Ins Co	MA	8,866	0.00%
25984	Graphic Arts Mut Ins Co	NY	48,704	0.01%	40045	Starnet Ins Co	DE	8,809	0.00%
12777	Chubb Ind Ins Co	NY	46,941	0.01%	10815	Verlan Fire Ins Co MD	MD	7,976	0.00%
31267	York Ins Co of ME	ME	46,785	0.01%	20796	AIG Premier Ins Co	PA	7,212	0.00%
24376	American General Ind Co	IL	45,032	0.01%	37850	Pacific Specialty Ins Co	CA	6,343	0.00%
21326	Empire Fire & Marine Ins Co	NE	44,438	0.01%	33022	AXA Ins Co	NY	6,052	0.00%
33588	First Liberty Ins Corp	IA	43,817	0.01%	22551	Mitsui Sumitomo Ins USA Inc	NY	6,000	0.00%
12904	Tokio Marine & Nichido Fire Ins Co	NY	43,095	0.01%	24775	St Paul Guardian Ins Co	MN	5,427	0.00%
21105	North River Ins Co	NJ	40,771	0.01%	19402	Birmingham Fire Ins Co Of PA	PA	4,559	0.00%
10829	Quadrant Ind Co	CT	40,468	0.01%	19062	Automobile Ins Co Of Hartford CT	CT	4,483	0.00%
14982	Penn Millers Ins Co	PA	40,041	0.01%	42404	Liberty Ins Corp	IL	4,328	0.00%
21172	Vanliner Ins Co	MO	38,239	0.01%	27154	Atlantic Specialty Ins Co	NY	3,624	0.00%
30104	Hartford Underwriters Ins Co	CT	37,115	0.01%	29459	Twin City Fire Ins Co Co	IN	3,616	0.00%
14826	New London Cty Mut Ins Co	CT	35,764	0.01%	35386	Fidelity & Guaranty Ins Co	IA	2,863	0.00%
21423	Union Ins Co Of Providence	IA	35,388	0.01%	25992	Northern Security Ins Co Inc	VT	2,684	0.00%
32620	National Interstate Ins Co	OH	33,728	0.01%	20478	National Fire Ins Co Of Hartford	IL	2,674	0.00%
34207	Westport Ins Corp	MO	32,423	0.01%	33162	Bankers Ins Co	FL	2,584	0.00%
24449	Regent Ins Co	WI	30,308	0.01%	24740	Safeco Ins Co Of Amer	WA	2,454	0.00%
20486	Transcontinental Ins Co	NY	28,491	0.01%	26247	American Guarantee & Liability Ins	NY	2,405	0.00%
20508	Valley Forge Ins Co	PA	26,476	0.01%	10510	Carolina Cas Ins Co	FL	2,320	0.00%
23787	Nationwide Mut Ins Co	OH	25,244	0.01%	20222	All Amer Ins Co	OH	1,992	0.00%
23337	Merchants Ins Co Of NH Inc	NH	23,730	0.01%	19224	St Paul Protective Ins Co	IL	1,931	0.00%
34274	Central States Ind Co Of Omaha	NE	21,478	0.01%	22187	Greater NY Mut Ins Co	NY	1,840	0.00%
36137	Travelers Commercial Ins Co	CT	20,392	0.01%	13714	Pharmacists Mut Ins Co	IA	1,775	0.00%
29424	Hartford Cas Ins Co	IN	20,337	0.01%	32077	Heritage Casualty Ins Co	IL	1,725	0.00%
23108	Lumbermens Underwriting Alliance	MO	20,336	0.01%	19690	American Economy Ins Co	IN	1,471	0.00%
12475	Republic-Franklin Ins Co	OH	19,813	0.01%	25879	Fidelity & Guaranty Ins Underwriters	WI	1,364	0.00%
39306	Fidelity & Deposit Co Of MD	MD	18,975	0.01%	23795	American Intl Pacific Ins	CO	1,010	0.00%
23329	Merchants Mut Ins Co	NY	17,796	0.00%	10499	DaimlerChrysler Ins Co	MI	1,005	0.00%
41343	Gerling Amer Ins Co	NY	16,618	0.00%	37710	First American Prop & Cas Ins Co	CA	957	0.00%
25224	Great Divide Ins Co	ND	15,748	0.00%	41955	Barnstable County Ins Co	MA	841	0.00%
26433	Harco Natl Ins Co	IL	15,111	0.00%	24724	First Natl Ins Co Of Amer	WA	681	0.00%
20427	American Cas Co Of Reading PA	PA	14,094	0.00%	24732	General Ins Co Of Amer	WA	579	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: OCEAN and INLAND MARINE**

Premium Written in MA as of 12/31/2006					Premium Written in MA as of 12/31/2006				
NAIC #	Company Name	Domicile	12/31/2006	Market Share in MA as of 12/31/2006	NAIC #	Company Name	Domicile	12/31/2006	Market Share in MA as of 12/31/2006
34100	Masswest Ins Co Inc	WI	457	0.00%					
23817	Illinois Natl Ins Co	IL	442	0.00%					
26832	Great American Alliance Ins Co	OH	400	0.00%					
10677	Cincinnati Ins Co	OH	344	0.00%					
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	344	0.00%					
24678	Royal Ind Co	DE	249	0.00%					
27120	Trumbull Ins Co	CT	241	0.00%					
19909	Centennial Ins Co	NY	227	0.00%					
41211	Triton Ins Co	TX	187	0.00%					
10340	Stonington Ins Co	TX	185	0.00%					
22195	Insurance Co Of Greater NY	NY	169	0.00%					
10022	Countryway Ins Co	NY	168	0.00%					
24031	Northland Cas Co	MN	155	0.00%					
24295	Providence Washington Ins Co	RI	115	0.00%					
19895	Atlantic Mut Ins Co	NY	91	0.00%					
24503	Blue Ridge Ins Co	WI	86	0.00%					
11126	Sompo Japan Ins Co of Amer	NY	24	0.00%					
25011	Wesco Ins Co	DE	19	0.00%					
31135	Great American Security Ins Co	OH	3	0.00%					
21881	National Surety Corp	IL	-400	0.00%					
23434	Middlesex Ins Co	WI	-2,400	0.00%					
24384	Fairmont Specialty Ins Co	DE	-7,062	0.00%					
20699	Ace Prop & Cas Ins Co	PA	-7,849	0.00%					
39217	QBE Ins Corp	PA	-20,824	-0.01%					
22918	American Motorists Ins Co	IL	-123,416	-0.03%					
			357,044,176	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**PROPERTY & CASUALTY TOTAL**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
34754	Commerce Ins Co	MA	1,535,812,073	13.89%	19429	Insurance Co Of The State Of PA	PA	66,935,328	0.61%
39454	Safety Ins Co	MA	567,297,875	5.13%	26182	Harleysville Worcester Ins Co	PA	65,726,317	0.59%
17000	Arbella Mut Ins Co	MA	487,683,610	4.41%	18058	Philadelphia Ind Ins Co	PA	64,729,976	0.59%
23043	Liberty Mut Ins Co	MA	375,481,089	3.40%	33618	Safety Ind Ins Co	MA	62,213,331	0.56%
26298	Metropolitan Property & Cas Ins Co	RI	364,536,366	3.30%	25968	USAA Cas Ins Co	TX	61,883,053	0.56%
12850	Premier Ins Co Of MA	MA	298,578,696	2.70%	21482	Factory Mut Ins Co	RI	60,112,432	0.54%
22292	Hanover Ins Co	NH	262,131,957	2.37%	24767	St Paul Fire & Marine Ins Co	MN	57,829,141	0.52%
19380	American Home Assur Co	NY	244,154,634	2.21%	25682	Travelers Ind Co Of CT	CT	56,488,529	0.51%
14737	Plymouth Rock Assur Corp	MA	239,618,442	2.17%	20346	Pacific Ind Co	WI	54,607,562	0.49%
20281	Federal Ins Co	IN	232,442,996	2.10%	21784	Firemens Ins Co Of Washington DC	DE	54,474,455	0.49%
19976	Amica Mut Ins Co	RI	207,837,169	1.88%	19410	Commerce & Industry Ins Co	NY	48,575,972	0.44%
23035	Liberty Mut Fire Ins Co	WI	177,278,526	1.60%	42404	Liberty Ins Corp	IL	44,871,123	0.41%
15067	Quincy Mut Fire Ins Co	MA	175,323,643	1.59%	15024	Preferred Mut Ins Co	NY	44,334,049	0.40%
19798	Merrimack Mut Fire Ins Co	MA	152,164,376	1.38%	19771	Cambridge Mut Fire Ins Co	MA	43,616,256	0.39%
10206	Medical Professional Mut Ins Co	MA	147,913,306	1.34%	22306	Massachusetts Bay Ins Co	NH	41,178,056	0.37%
25674	Travelers Property Cas Co Of Amer	CT	143,867,931	1.30%	31534	Citizens Ins Co Of Amer	MI	40,043,839	0.36%
41360	Arbella Protection Ins Co	MA	139,642,699	1.26%	31325	Acadia Ins Co	ME	39,989,459	0.36%
25658	Travelers Ind Co	CT	138,825,533	1.26%	20303	Great Northern Ins Co	MN	39,358,445	0.36%
14788	NGM Ins Co	FL	127,424,322	1.15%	20621	OneBeacon America Ins Co	MA	38,841,470	0.35%
40320	Massachusetts Homeland Ins Co	MA	125,249,400	1.13%	18708	Ambac Assur Corp	WI	38,611,828	0.35%
12154	Encompass Ins Co of MA	MA	118,573,583	1.07%	37885	XL Specialty Ins Co	DE	38,193,883	0.35%
20443	Continental Cas Co	IL	114,168,958	1.03%	19070	Standard Fire Ins Co	CT	37,532,194	0.34%
33758	Associated Industries Of MA Mut Ins	MA	107,180,145	0.97%	29424	Hartford Cas Ins Co	IN	37,176,573	0.34%
22667	Ace American Ins Co	PA	96,288,129	0.87%	13803	Farm Family Cas Ins Co	NY	35,418,297	0.32%
40274	Citation Ins Co	MA	95,483,082	0.86%	26247	American Guarantee & Liability Ins	NY	34,075,446	0.31%
20648	Employers Fire Ins Co	MA	94,924,159	0.86%	41181	Universal Underwriters Ins Co	KS	33,841,233	0.31%
26018	Vermont Mut Ins Co	VT	93,572,746	0.85%	14192	Hingham Mut Fire Ins Co	MA	33,354,880	0.30%
25623	Phoenix Ins Co	CT	88,751,062	0.80%	44326	Atlantic Charter Ins Co	MA	32,802,553	0.30%
19682	Hartford Fire In Co	CT	84,311,557	0.76%	10394	Bunker Hill Ins Co	MA	31,967,410	0.29%
19445	National Union Fire Ins Co Of Pitts	PA	83,192,049	0.75%	20397	Vigilant Ins Co	NY	31,730,346	0.29%
16535	Zurich American Ins Co	NY	81,173,605	0.73%	21261	Electric Ins Co	MA	31,362,461	0.28%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	80,075,916	0.72%	24198	Peerless Ins Co	NH	30,589,613	0.28%
25615	Charter Oak Fire Ins Co	CT	78,158,487	0.71%	31194	Travelers Cas & Surety Co Of Amer	CT	30,416,382	0.28%
25941	USAA	TX	75,089,436	0.68%	25666	Travelers Ind Co Of Amer	CT	30,222,168	0.27%
29459	Twin City Fire Ins Co Co	IN	71,313,520	0.65%	29858	Mortgage Guaranty Ins Corp	WI	28,678,010	0.26%
21750	Pilgrim Ins Co	MA	70,470,931	0.64%	20370	AXIS Reins Co	NY	28,510,048	0.26%
23809	Granite State Ins Co	PA	69,009,642	0.62%	24791	St Paul Mercury Ins Co	MN	28,147,715	0.25%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
21857	American Ins Co	NE	27,840,029	0.25%	14532	Middlesex Mut Assur Co	CT	14,962,181	0.14%
15040	Providence Mut Fire Ins Co	RI	26,346,798	0.24%	33790	Radian Guaranty Inc	PA	14,853,407	0.13%
20532	Clarendon Natl Ins Co	NJ	26,299,185	0.24%	16691	Great American Ins Co	OH	14,806,043	0.13%
21849	American Automobile Ins Co	MO	26,293,816	0.24%	23817	Illinois Natl Ins Co	IL	14,410,640	0.13%
23841	New Hampshire Ins Co	PA	25,905,675	0.23%	37478	Hartford Ins Co Of The Midwest	IN	14,339,379	0.13%
37303	Redland Ins Co	NJ	25,816,352	0.23%	20230	Central Mut Ins Co	OH	14,174,054	0.13%
14826	New London Cty Mut Ins Co	CT	25,020,912	0.23%	35181	Executive Risk Ind Inc	DE	14,069,115	0.13%
30104	Hartford Underwriters Ins Co	CT	25,006,512	0.23%	39306	Fidelity & Deposit Co Of MD	MD	14,008,278	0.13%
25976	Utica Mut Ins Co	NY	24,748,229	0.22%	27251	PMI Mortgage Ins Co	AZ	13,681,624	0.12%
20478	National Fire Ins Co Of Hartford	IL	24,238,485	0.22%	11150	Arch Ins Co	MO	13,632,284	0.12%
14206	Holyoke Mut Ins Co In Salem	MA	24,122,520	0.22%	20427	American Cas Co Of Reading PA	PA	12,963,943	0.12%
19356	Maryland Cas Co	MD	23,327,234	0.21%	12831	State Natl Ins Co Inc	TX	12,766,327	0.12%
21873	Firemans Fund Ins Co	CA	22,821,878	0.21%	13188	Western Surety Co	SD	12,443,859	0.11%
13463	Barnstable County Mut Ins Co	MA	22,439,169	0.20%	21121	Westchester Fire Ins Co	NY	12,247,776	0.11%
24813	Balboa Ins Co	CA	22,342,383	0.20%	25852	New England Guaranty Ins Co Inc	VT	12,228,195	0.11%
21113	United States Fire Ins Co	DE	21,151,543	0.19%	21105	North River Ins Co	NJ	12,073,787	0.11%
14923	Patrons Mut Ins Co Of Ct	CT	20,725,987	0.19%	24171	Netherlands Ins Co The	NH	11,942,577	0.11%
19038	Travelers Cas & Surety Co	CT	20,404,854	0.18%	42978	American Security Ins Co	DE	11,879,727	0.11%
11104	Associated Employers Ins Co	MA	20,316,781	0.18%	26344	Great American Assur Co	OH	11,866,226	0.11%
13706	Dorchester Mut Ins Co	MA	20,112,478	0.18%	22322	Greenwich Ins Co	DE	11,838,434	0.11%
31470	Norguard Ins Co	PA	20,098,905	0.18%	23612	Midwest Employers Cas Co	DE	11,486,950	0.10%
32220	American Intl Ins Co	NY	19,753,396	0.18%	15873	United Gty Residential Ins Co	NC	10,783,533	0.10%
42650	OneBeacon Midwest Ins Co	WI	19,290,924	0.17%	25984	Graphic Arts Mut Ins Co	NY	10,551,562	0.10%
21970	OneBeacon Ins Co	PA	19,197,235	0.17%	43575	Indemnity Ins Co Of North Amer	PA	10,434,195	0.09%
20494	Transportation Ins Co	IL	18,660,449	0.17%	25860	Union Mut Fire Ins Co	VT	10,415,837	0.09%
25178	State Farm Mut Auto Ins Co	IL	18,469,112	0.17%	38458	Genworth Mortgage Ins Corp	NC	10,322,830	0.09%
15059	Public Service Mut Ins Co	NY	18,209,352	0.16%	38369	Northern Assur Co Of Amer	MA	10,195,886	0.09%
40142	American Zurich Ins Co	IL	17,322,904	0.16%	29874	North American Specialty Ins Co	NH	10,173,493	0.09%
24740	Safeco Ins Co Of Amer	WA	16,685,146	0.15%	19917	Liberty Ins Underwriters Inc	NY	10,136,198	0.09%
19305	Assurance Co Of Amer	NY	16,640,618	0.15%	22187	Greater NY Mut Ins Co	NY	10,102,973	0.09%
24147	Old Republic Ins Co	PA	16,324,676	0.15%	10664	Endeavour Ins Co	MA	10,065,397	0.09%
20508	Valley Forge Ins Co	PA	15,873,810	0.14%	27928	Amex Assur Co	IL	10,044,115	0.09%
13943	Fitchburg Mut Ins Co	MA	15,560,407	0.14%	28452	Republic Mortgage Ins Co	NC	9,834,406	0.09%
10014	Affiliated Fm Ins Co	RI	15,343,687	0.14%	19720	American Alt Ins Corp	DE	9,625,216	0.09%
24074	Ohio Cas Ins Co	OH	15,119,213	0.14%	39217	QBE Ins Corp	PA	9,590,266	0.09%
24414	General Cas Co Of WI	WI	15,092,227	0.14%	36463	Discover Prop & Cas Ins Co	IL	9,480,209	0.09%
25992	Northern Security Ins Co Inc	VT	15,020,303	0.14%	34207	Westport Ins Corp	MO	9,191,211	0.08%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
26522	Mount Vernon Fire Ins Co	PA	8,593,121	0.08%	20680	Green Mountain Ins Co Inc	VT	6,155,587	0.06%
10952	Stonebridge Casualty Ins Co	OH	8,585,005	0.08%	11185	Foremost Ins Co	MI	5,955,907	0.05%
24988	Sentry Ins A Mut Co	WI	8,514,582	0.08%	19631	American Road Ins Co	MI	5,816,005	0.05%
38970	Markel Ins Co	IL	8,399,481	0.08%	26042	Wausau Underwriters Ins Co	WI	5,513,912	0.05%
21326	Empire Fire & Marine Ins Co	NE	8,381,103	0.08%	13374	Arrow Mut Liability Ins Co	MA	5,508,871	0.05%
29599	US Specialty Ins Co	TX	8,356,200	0.08%	11452	Hartford Steam Boil Inspec & Ins Co	CT	5,250,506	0.05%
10510	Carolina Cas Ins Co	FL	8,109,826	0.07%	20516	Euler Hermes American Credit Ind Co	MD	5,160,303	0.05%
10367	Avemco Ins Co	MD	8,061,669	0.07%	22241	Medmarc Cas Ins Co	VT	5,047,237	0.05%
21458	Employers Ins of Wausau	WI	8,029,277	0.07%	12904	Tokio Marine & Nichido Fire Ins Co	NY	4,966,236	0.04%
32620	National Interstate Ins Co	OH	8,006,272	0.07%	33588	First Liberty Ins Corp	IA	4,956,439	0.04%
37257	Praetorian Ins Co	IL	7,981,535	0.07%	25143	State Farm Fire And Cas Co	IL	4,934,806	0.04%
11843	Medical Protective Co	IN	7,975,299	0.07%	10017	Arbella Ind Ins Co	MA	4,888,437	0.04%
22578	Horace Mann Ins Co	IL	7,935,962	0.07%	13056	RLI Ins Co	IL	4,859,044	0.04%
11045	Excelsior Ins Co	NH	7,855,276	0.07%	21415	Employers Mut Cas Co	IA	4,846,134	0.04%
35300	Allianz Global Risks US Ins Co	CA	7,804,265	0.07%	21180	Sentry Select Ins Co	WI	4,810,867	0.04%
16578	Fidelity Natl Prop and Cas Ins Co	NY	7,707,582	0.07%	42390	Amguard Ins Co	PA	4,715,304	0.04%
35696	Harleysville Preferred Ins Co	PA	7,458,032	0.07%	18767	Church Mut Ins Co	WI	4,641,455	0.04%
11991	National Cas Co	WI	7,396,466	0.07%	23469	American Modern Home Ins Co	OH	4,605,154	0.04%
21865	Associated Ind Corp	CA	7,340,657	0.07%	18287	Financial Security Assur Inc	NY	4,542,265	0.04%
10111	American Bankers Ins Co Of FL	FL	7,063,955	0.06%	15105	Safety Natl Cas Corp	MO	4,504,237	0.04%
13935	Federated Mut Ins Co	MN	7,019,962	0.06%	21881	National Surety Corp	IL	4,409,687	0.04%
20486	Transcontinental Ins Co	NY	6,919,504	0.06%	35289	Continental Ins Co	PA	4,407,052	0.04%
12475	Republic-Franklin Ins Co	OH	6,849,274	0.06%	40827	Virginia Surety Co Inc	IL	4,307,051	0.04%
23175	Phenix Mut Fire Ins Co	NH	6,706,141	0.06%	22713	Insurance Co Of North Amer	PA	4,275,942	0.04%
20222	All Amer Ins Co	OH	6,705,974	0.06%	14168	Harleysville Mut Ins Co	PA	4,243,149	0.04%
22136	Great American Ins Co of NY	NY	6,653,593	0.06%	10936	Seneca Ins Co Inc	NY	4,147,045	0.04%
26069	Wausau Business Ins Co	WI	6,651,093	0.06%	21962	Pennsylvania General Ins Co	PA	4,136,442	0.04%
44393	West American Ins Co	IN	6,549,218	0.06%	10205	Mountain Valley Ind Co	NH	4,060,968	0.04%
11984	Independence Cas Ins Co	MA	6,517,304	0.06%	25422	Atradius Trade Credit Ins Co	MD	4,055,245	0.04%
33600	LM Ins Corp	IA	6,495,827	0.06%	36455	Northbrook Ind Co	IL	3,994,585	0.04%
10231	Commonwealth Mut Ins Co	MA	6,452,137	0.06%	24260	Progressive Cas Ins Co	OH	3,993,959	0.04%
35971	Voyager Property & Cas Ins Co	SC	6,423,887	0.06%	13331	American Hardware Mut Ins Co	OH	3,912,499	0.04%
10847	Cumis Ins Society Inc	WI	6,415,926	0.06%	24554	XL Ins Amer Inc	DE	3,866,252	0.03%
22357	Hartford Accid & Ind Co	CT	6,386,641	0.06%	24732	General Ins Co Of Amer	WA	3,846,262	0.03%
23329	Merchants Mut Ins Co	NY	6,366,919	0.06%	21172	Vanliner Ins Co	MO	3,821,199	0.03%
18023	Star Ins Co	MI	6,359,327	0.06%	19704	American States Ins Co	IN	3,729,579	0.03%
16551	Savers Prop & Cas Ins Co	MO	6,296,323	0.06%	26565	Ohio Ind Co	OH	3,702,983	0.03%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
11126	Sompo Japan Ins Co of Amer	NY	3,600,319	0.03%	36137	Travelers Commercial Ins Co	CT	1,983,877	0.02%
41955	Barnstable County Ins Co	MA	3,452,243	0.03%	23337	Merchants Ins Co Of NH Inc	NH	1,955,380	0.02%
42307	Navigators Ins Co	NY	3,393,832	0.03%	14702	Eastguard Ins Co	PA	1,912,307	0.02%
19372	Northern Ins Co Of NY	NY	3,349,661	0.03%	29530	AXA Art Ins Corp	NY	1,895,331	0.02%
38245	BCS Ins Co	OH	3,302,413	0.03%	42376	Technology Ins Co Inc	NH	1,857,994	0.02%
14974	Pennsylvania Lumbermens Mut Ins	PA	3,288,874	0.03%	12041	MBIA Ins Corp	NY	1,809,824	0.02%
20699	Ace Prop & Cas Ins Co	PA	3,190,995	0.03%	42048	Diamond State Ins Co	IN	1,792,991	0.02%
11255	Caterpillar Ins Co	MO	3,109,267	0.03%	24066	American Fire & Cas Co	OH	1,773,206	0.02%
14982	Penn Millers Ins Co	PA	3,106,577	0.03%	28932	Markel American Ins Co	VA	1,767,680	0.02%
25887	US Fidelity & Guaranty Co	MD	3,016,854	0.03%	15890	Connecticut Medical Ins Co	CT	1,674,167	0.02%
19690	American Economy Ins Co	IN	2,968,897	0.03%	12262	Pennsylvania Manufacturers Asn Ins C	PA	1,635,534	0.01%
27154	Atlantic Specialty Ins Co	NY	2,960,688	0.03%	15865	NCMIC Ins Co	IA	1,573,984	0.01%
13978	Florists Mut Ins Co	IL	2,912,283	0.03%	19615	American Reliable Ins Co	AZ	1,554,061	0.01%
20311	XL Capital Assurance Inc	NY	2,859,452	0.03%	25224	Great Divide Ins Co	ND	1,533,793	0.01%
26077	Lancer Ins Co	IL	2,808,125	0.03%	12750	Evergreen Natl Ind Co	OH	1,515,996	0.01%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	2,752,026	0.02%	24724	First Natl Ins Co Of Amer	WA	1,498,527	0.01%
22810	Chicago Ins Co	IL	2,728,780	0.02%	32778	Washington Intl Ins Co	AZ	1,493,132	0.01%
34274	Central States Ind Co Of Omaha	NE	2,728,095	0.02%	10499	DaimlerChrysler Ins Co	MI	1,471,135	0.01%
36226	United Cas & Surety Ins Co	MA	2,715,174	0.02%	10815	Verlan Fire Ins Co MD	MD	1,458,679	0.01%
29980	First Colonial Ins Co	FL	2,573,966	0.02%	11592	International Fidelity Ins Co	NJ	1,435,569	0.01%
39527	Heritage Ind Co	CA	2,573,464	0.02%	25054	Hudson Ins Co	DE	1,434,573	0.01%
22683	Teachers Ins Co	IL	2,523,303	0.02%	22195	Insurance Co Of Greater NY	NY	1,351,796	0.01%
27120	Trumbull Ins Co	CT	2,486,860	0.02%	19801	Argonaut Ins Co	IL	1,328,082	0.01%
14354	Jewelers Mut Ins Co	WI	2,422,319	0.02%	26832	Great American Alliance Ins Co	OH	1,230,927	0.01%
29939	Main St Amer Assur Co	FL	2,417,820	0.02%	37540	Beazley Ins Co Inc	CT	1,224,326	0.01%
31887	Coface North Amer Ins Co	MA	2,415,606	0.02%	34738	Arag Ins Co	IA	1,188,406	0.01%
40266	CMG Mortgage Ins Co	WI	2,292,734	0.02%	13714	Pharmacists Mut Ins Co	IA	1,179,404	0.01%
22896	Aca Financial Guaranty Corp	MD	2,267,280	0.02%	22039	General Rein Corp	DE	1,152,541	0.01%
10638	Proselect Ins Co	MA	2,257,359	0.02%	12866	T.H.E. Ins Co	LA	1,131,336	0.01%
20702	Ace Fire Underwriters Ins Co	PA	2,211,080	0.02%	13730	Selective Ins Co Of NY	NY	1,129,970	0.01%
40177	Paramount Ins Co	NY	2,187,877	0.02%	36145	Travelers Personal Security Ins Co	CT	1,069,064	0.01%
11967	General Star Natl Ins Co	OH	2,182,925	0.02%	18619	Platte River Ins Co.	NE	1,058,612	0.01%
22314	RSUI Ind Co	NH	2,163,925	0.02%	33022	AXA Ins Co	NY	1,031,441	0.01%
31267	York Ins Co of ME	ME	2,111,368	0.02%	24449	Regent Ins Co	WI	1,021,439	0.01%
39357	Metlife Ins Co of CT	CT	2,040,814	0.02%	40045	Starnet Ins Co	DE	976,080	0.01%
16608	New York Marine & Gnrl Ins Co	NY	2,023,195	0.02%	11030	Memic Ind Co	NH	970,474	0.01%
20362	Mitsui Sumitomo Ins Co of Amer	NY	1,998,996	0.02%	37060	Old United Cas Co	KS	910,970	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
24899	Alea North America Ins Co	NY	884,362	0.01%	37346	Danbury Ins Co	MA	367,933	0.00%
10120	Everest Natl Ins Co	DE	875,788	0.01%	16667	United Gty Residential Ins Co Of NC	NC	367,059	0.00%
37869	Pre-Paid Legal Cas Inc	OK	848,314	0.01%	25518	Fairmont Premier Ins Co	CA	359,837	0.00%
22535	Seaboard Surety Co	NY	847,468	0.01%	41211	Triton Ins Co	TX	357,972	0.00%
22012	Motors Ins Corp	MI	843,661	0.01%	22950	Acstar Ins Co	IL	355,030	0.00%
41459	Armed Forces Ins Exchange	KS	816,407	0.01%	12815	Financial Guaranty Ins Co	NY	352,860	0.00%
41343	Gerling Amer Ins Co	NY	814,778	0.01%	25011	Wesco Ins Co	DE	343,088	0.00%
21423	Union Ins Co Of Providence	IA	795,226	0.01%	36250	Radian Asset Assur Inc	NY	336,101	0.00%
36340	Camico Mut Ins Co	CA	787,059	0.01%	16624	Darwin Natl Assur Co	DE	313,868	0.00%
18600	USAA General Ind Co	TX	781,645	0.01%	37206	Contractors Bonding & Ins Co	WA	309,816	0.00%
18333	Peerless Ind Ins Co	IL	777,834	0.01%	41769	Athena Assur Co	MN	292,888	0.00%
34690	Property & Cas Ins Co Of Hartford	IN	771,733	0.01%	42234	Minnesota Lawyers Mut Ins Co	MN	292,496	0.00%
35769	Lyndon Property Ins Co	MO	713,659	0.01%	37710	First American Prop & Cas Ins Co	CA	285,916	0.00%
28886	Transguard Ins Co Of Amer Inc	IL	700,027	0.01%	18538	Bancinsure Inc	OK	278,535	0.00%
15032	Guideone Mut Ins Co	IA	689,624	0.01%	10758	Colonial Surety Co	PA	276,877	0.00%
12416	Protective Ins Co	IN	671,559	0.01%	25771	CIFG Assurance NA Inc	NY	269,457	0.00%
24350	Triad Guaranty Ins Corp	IL	657,386	0.01%	44300	Tower Ins Co Of NY	NY	263,082	0.00%
26433	Harco Natl Ins Co	IL	550,901	0.00%	26425	Wausau General Ins Co	WI	249,095	0.00%
22608	National Specialty Ins Co	TX	550,263	0.00%	23108	Lumbermens Underwriting Alliance	MO	248,254	0.00%
28519	First Sealord Surety Inc	PA	524,016	0.00%	24384	Fairmont Specialty Ins Co	DE	235,811	0.00%
10677	Cincinnati Ins Co	OH	506,649	0.00%	29823	Genworth Residential Mrt Ins Corp NC	NC	229,112	0.00%
37621	Toyota Motor Ins Co	IA	498,575	0.00%	35408	Delos Ins Co	DE	220,584	0.00%
23450	American Family Home Ins Co	FL	497,626	0.00%	37923	Seaworthy Ins Co	MD	217,590	0.00%
23442	Patriot General Ins Co	WI	486,681	0.00%	19399	AIU Ins Co	NY	204,233	0.00%
34789	AIG Centennial Ins Co	PA	484,078	0.00%	43702	Tower National Ins Co	MA	199,805	0.00%
12777	Chubb Ind Ins Co	NY	483,210	0.00%	23620	Burlington Ins Co	NC	199,603	0.00%
27081	Bond Safeguard Ins Co	IL	482,670	0.00%	28497	Usplate Glass Ins Co	IL	198,033	0.00%
23787	Nationwide Mut Ins Co	OH	472,530	0.00%	11024	Strathmore Ins Co	NY	197,392	0.00%
11800	Foremost Property & Cas Ins Co	MI	450,965	0.00%	40436	Stratford Ins Co	NH	196,315	0.00%
34711	Computer Ins Co	RI	441,479	0.00%	37893	Ulico Cas Co	DE	184,935	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	439,324	0.00%	39845	Employers Reins Corp	MO	182,367	0.00%
33898	Aegis Security Ins Co	PA	435,777	0.00%	35386	Fidelity & Guaranty Ins Co	IA	181,916	0.00%
37052	Regis Ins Co	PA	432,410	0.00%	24031	Northland Cas Co	MN	175,836	0.00%
18279	Bankers Standard Ins Co	PA	417,678	0.00%	15679	National Fire & Ind Exch	MO	172,204	0.00%
34347	Colonial American Cas & Surety Co	MD	393,797	0.00%	19941	American Commerce Ins Co	OH	145,992	0.00%
24775	St Paul Guardian Ins Co	MN	393,331	0.00%	20796	AIG Premier Ins Co	PA	139,362	0.00%
31089	Republic Western Ins Co	AZ	389,726	0.00%	23396	Amerisure Mut Ins Co	MI	134,979	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
26166	Windsor Mount Joy Mut Ins Co	PA	134,422	0.00%	11127	Professional Solutions Ins Co	IA	26,222	0.00%
19909	Centennial Ins Co	NY	123,092	0.00%	24503	Blue Ridge Ins Co	WI	23,471	0.00%
25879	Fidelity & Guaranty Ins Underwriters	WI	122,302	0.00%	35637	Landmark Ins Co	CA	20,178	0.00%
39926	Selective Ins Co Of The Southeast	NC	94,648	0.00%	12572	Selective Ins Co Of Amer	NJ	20,114	0.00%
13269	Zenith Ins Co	CA	88,757	0.00%	11123	Safety First Ins Co	IL	19,623	0.00%
24376	American General Ind Co	IL	86,728	0.00%	25585	Professionals Direct Ins Co	MI	16,851	0.00%
22977	Lumbermens Mut Cas Co	IL	86,162	0.00%	16217	National Farmers Union Prop & Cas	CO	15,820	0.00%
33162	Bankers Ins Co	FL	84,375	0.00%	22551	Mitsui Sumitomo Ins USA Inc	NY	14,665	0.00%
30180	Assured Guaranty Corp	MD	83,577	0.00%	25180	Fidelity Natl Ins Co	CA	14,493	0.00%
36153	Aetna Ins Co of CT	CT	82,761	0.00%	27740	North Pointe Ins Co	MI	14,413	0.00%
11371	Great West Cas Co	NE	79,961	0.00%	14494	Merchants Bonding Co (Mutual)	IA	13,213	0.00%
34495	Doctors Co An Interins Exchn	CA	68,222	0.00%	23795	American Intl Pacific Ins	CO	12,434	0.00%
38601	MIC Prop & Cas Ins Corp	MI	65,713	0.00%	19828	Argonaut-Midwest Ins Co	IL	12,212	0.00%
30562	American Manufacturers Mut Ins Co	IL	63,070	0.00%	10669	Church Ins Co	NY	11,141	0.00%
41483	Farmington Cas Co	CT	62,470	0.00%	12190	NIPPONKOA Ins Co of America	NY	10,458	0.00%
10656	United States Surety Co	MD	61,639	0.00%	23752	Quanta Ind Co	CO	9,613	0.00%
19402	Birmingham Fire Ins Co Of PA	PA	61,426	0.00%	37850	Pacific Specialty Ins Co	CA	6,343	0.00%
26999	United Guaranty Mtg Indem Co	NC	56,963	0.00%	32077	Heritage Casualty Ins Co	IL	6,179	0.00%
10022	Countryway Ins Co	NY	54,772	0.00%	41335	United Natl Specialty Ins Co	WI	5,110	0.00%
10200	American Live Stock Ins Co	IL	54,436	0.00%	10682	MGIC Credit Assur Corp	WI	4,545	0.00%
10340	Stonington Ins Co	TX	48,797	0.00%	19062	Automobile Ins Co Of Hartford CT	CT	4,483	0.00%
12297	Petroleum Cas Co	TX	46,734	0.00%	18759	Verex Assure Inc	WI	3,485	0.00%
24082	Ohio Security Ins Co	OH	42,516	0.00%	23779	Nationwide Mut Fire Ins Co	OH	3,243	0.00%
26220	Yosemite Ins Co	IN	40,653	0.00%	18740	MGIC Ind Corp	WI	2,801	0.00%
10829	Quadrant Ind Co	CT	40,468	0.00%	11973	PCH Mut Ins Co Inc RRG	DC	1,812	0.00%
10166	Accident Fund Ins Co of Amer	MI	40,353	0.00%	22004	CIM Ins Corp	MI	1,589	0.00%
24104	Ohio Farmers Ins Co	OH	40,147	0.00%	19488	Amerisure Ins Co	MI	1,091	0.00%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	39,776	0.00%	32271	Dallas National Ins Co	TX	757	0.00%
41238	Trans Pacific Ins Co	NY	37,794	0.00%	33723	Great American Spirit Ins Co	OH	630	0.00%
19224	St Paul Protective Ins Co	IL	36,843	0.00%	22063	Government Employees Ins Co	MD	362	0.00%
24295	Providence Washington Ins Co	RI	33,724	0.00%	24660	Cumberland Cas & Surety Co	FL	310	0.00%
43460	FFG Ins Co	TX	33,098	0.00%	16675	Genworth Mortgage Ins Corp Of NC	NC	7	0.00%
29114	CMG Mortgage Assur Co	WI	33,022	0.00%	25534	TIG Ins Co	CA	-12	0.00%
34266	Frontier Ins Co	NY	31,427	0.00%	30830	Western Diversified Cas Ins Co	NE	-113	0.00%
26379	Accredited Surety & Cas Co Inc	FL	28,914	0.00%	21318	Coregis Ins Co	IN	-125	0.00%
12718	Developers Surety And Ind Co	IA	28,775	0.00%	24325	York Ins Co	RI	-151	0.00%
31135	Great American Security Ins Co	OH	27,466	0.00%	22730	Converium Ins North Amer Inc	NJ	-293	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC #	Company Name	Domicile	Premium	Market Share	NAIC #	Company Name	Domicile	Premium	Market Share
			Written in MA as of 12/31/2006	in MA as of 12/31/2006				Written in MA as of 12/31/2006	in MA as of 12/31/2006
29513	The Bar Plan Mut Ins Co	MO	-374	0.00%					
32352	LM Property and Casualty Ins. Co.	IN	-903	0.00%					
19321	Maine Bonding & Cas Co	ME	-1,177	0.00%					
35424	Old Republic Security Assur Co	AZ	-1,272	0.00%					
19984	ACIG Ins Co	IL	-16,313	0.00%					
24902	Security Ins Co Of Hartford	DE	-21,458	0.00%					
22748	Pacific Employers Ins Co	PA	-41,514	0.00%					
44784	Fairfield Ins Co	CT	-67,184	0.00%					
31895	American Interstate Ins Co	LA	-72,486	0.00%					
34100	Masswest Ins Co Inc	WI	-82,601	0.00%					
19895	Atlantic Mut Ins Co	NY	-166,850	0.00%					
22918	American Motorists Ins Co	IL	-286,080	0.00%					
38962	Genesis Ins Co	CT	-409,628	0.00%					
23434	Middlesex Ins Co	WI	-754,497	-0.01%					
24678	Royal Ind Co	DE	-1,299,348	-0.01%					
			11,054,563,815	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:

**PRIVATE PASSENGER AUTO**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: PRIVATE PASSENGER AUTO**

NAIC #	Company Name	Domicile	Premium		NAIC #	Company Name	Domicile	Premium	
			Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
34754	Commerce Ins Co	MA	1,345,042,847	31.51%	20621	OneBeacon America Ins Co	MA	178	0.00%
39454	Safety Ins Co	MA	478,174,944	11.20%	31534	Citizens Ins Co Of Amer	MI	16	0.00%
17000	Arbella Mut Ins Co	MA	408,960,669	9.58%	22578	Horace Mann Ins Co	IL	-318	0.00%
23043	Liberty Mut Ins Co	MA	329,724,707	7.72%	40827	Virginia Surety Co Inc	IL	-494	0.00%
26298	Metropolitan Property & Cas Ins Co	RI	304,629,822	7.14%	19682	Hartford Fire In Co	CT	-832	0.00%
12850	Premier Ins Co Of MA	MA	298,578,696	7.00%	24988	Sentry Ins A Mut Co	WI	-5,257	0.00%
14737	Plymouth Rock Assur Corp	MA	239,474,162	5.61%	35289	Continental Ins Co	PA	-78,535	0.00%
19976	Amica Mut Ins Co	RI	155,172,994	3.64%	23434	Middlesex Ins Co	WI	-1,021,092	-0.02%
22292	Hanover Ins Co	NH	153,629,112	3.60%					
40320	Massachusetts Homeland Ins Co	MA	125,326,504	2.94%				4,268,316,338	100%
12154	Encompass Ins Co of MA	MA	100,218,071	2.35%					
15067	Quincy Mut Fire Ins Co	MA	57,729,472	1.35%					
14788	NGM Ins Co	FL	54,413,985	1.27%					
25941	USAA	TX	45,592,511	1.07%					
25968	USAA Cas Ins Co	TX	44,868,376	1.05%					
23965	Norfolk & Dedham Mut Fire Ins Co	MA	35,018,941	0.82%					
21849	American Automobile Ins Co	MO	22,958,549	0.54%					
21750	Pilgrim Ins Co	MA	22,197,018	0.52%					
21261	Electric Ins Co	MA	19,440,292	0.46%					
25178	State Farm Mut Auto Ins Co	IL	18,095,605	0.42%					
13803	Farm Family Cas Ins Co	NY	5,462,123	0.13%					
26522	Mount Vernon Fire Ins Co	PA	2,471,536	0.06%					
11150	Arch Ins Co	MO	912,661	0.02%					
11185	Foremost Ins Co	MI	424,030	0.01%					
19445	National Union Fire Ins Co Of Pitts	PA	386,024	0.01%					
26182	Harleysville Worcester Ins Co	PA	243,194	0.01%					
10111	American Bankers Ins Co Of FL	FL	239,092	0.01%					
29424	Hartford Cas Ins Co	IN	18,295	0.00%					
31267	York Ins Co of ME	ME	11,495	0.00%					
22357	Hartford Accid & Ind Co	CT	2,644	0.00%					
29459	Twin City Fire Ins Co Co	IN	2,170	0.00%					
21962	Pennsylvania General Ins Co	PA	2,131	0.00%					

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:  
**SURPLUS LINES**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: SURPLUS LINES**

NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006	NAIC #	Company Name	Domicile	Premium Written in MA as of 12/31/2006	Market Share in MA as of 12/31/2006
19437	Lexington Ins Co	DE	122,703,347	17.94%	12203	James River Ins Co	OH	4,632,098	0.68%
26883	American Intl Specialty Lines Ins Co	AK	81,392,492	11.90%	19489	Allied World Assur Co US Inc	DE	4,415,014	0.65%
26387	Steadfast Ins Co	DE	33,064,858	4.84%	34916	First Specialty Ins Corp	MO	4,040,368	0.59%
31127	Columbia Cas Co	IL	32,042,958	4.69%	26743	Maxum Ind Co	DE	3,329,877	0.49%
41297	Scottsdale Ins Co	OH	24,847,598	3.63%	37982	Tudor Ins Co	NH	3,121,872	0.46%
27960	Illinois Union Ins Co	IL	24,285,247	3.55%	18376	Hermitage Ins Co	NY	3,056,686	0.45%
17370	Nautilus Ins Co	AZ	22,359,304	3.27%	24015	Northland Ins Co	MN	2,836,119	0.41%
13196	Western World Ins Co	NH	22,313,760	3.26%	10657	First Mercury Ins Co	IL	2,723,040	0.40%
32859	Penn-Amer Ins Co	PA	18,255,582	2.67%	29696	Travelers Excess & Surplus Lines Co	CT	2,632,135	0.38%
39020	Essex Ins Co	DE	16,557,573	2.42%	25038	North American Capacity Ins Co	NH	2,631,755	0.38%
35378	Evanston Ins Co	IL	16,330,804	2.39%	37079	Hudson Specialty Ins Co	NY	2,561,344	0.37%
33138	Landmark Amer Ins Co	OK	15,850,690	2.32%	34452	Homeland Ins Co of NY	NY	2,555,728	0.37%
13064	United Natl Ins Co	PA	15,358,042	2.25%	37150	Western Heritage Ins Co	AZ	2,363,351	0.35%
36940	Indian Harbor Ins Co	ND	15,306,100	2.24%	17400	Noetic Specialty Ins Co	IL	2,177,269	0.32%
24856	Admiral Ins Co	DE	13,823,029	2.02%	43095	Clarendon Amer Ins Co	NJ	2,034,463	0.30%
26620	AXIS Surplus Ins Co	IL	10,811,277	1.58%	44520	Crum & Forster Specialty Ins Co	AZ	1,916,916	0.28%
10046	Pacific Ins Co Ltd	CT	10,664,470	1.56%	24319	Darwin Select Ins Co	AR	1,897,238	0.28%
25895	United States Liability Ins Co	PA	10,593,468	1.55%	27189	Associated Intl Ins Co	IL	1,384,174	0.20%
21199	Arch Speciaity Ins Co	WI	10,233,628	1.50%	36056	Navigators Specialty Ins Co	NY	1,263,474	0.18%
10717	Aspen Specialty Ins Co	ND	8,988,168	1.31%	10328	Capitol Specialty Ins Corp	WI	1,181,623	0.17%
39993	Colony Ins Co	VA	8,908,795	1.30%	10786	Princeton Excess & Surplus Lines Ins	DE	1,014,144	0.15%
37362	General Star Ind Co	CT	8,906,508	1.30%	10833	Gemini Ins Co	DE	981,164	0.14%
35351	American Empire Surplus Lns Ins Co	DE	8,863,241	1.30%	44792	Executive Risk Speciality Ins Co	CT	761,915	0.11%
42374	Houston Cas Co	TX	8,438,320	1.23%	25569	Gotham Ins Co	NY	718,069	0.11%
38989	Chubb Custom Ins Co	DE	7,540,970	1.10%	42846	Atlantic Cas Ins Co	NC	667,244	0.10%
37974	MT Hawley Ins Co	KS	7,503,769	1.10%	23850	Philadelphia Ins Co	PA	539,521	0.08%
22829	Interstate Fire & Cas Co	IL	7,361,918	1.08%	35912	American Western Home Ins Co	OK	516,180	0.08%
30481	St Paul Surplus Lines Ins Co	DE	6,379,352	0.93%	11515	QBE Specialty Ins Co	ND	490,003	0.07%
20079	National Fire & Marine Ins Co	NE	6,342,485	0.93%	41718	Endurance Amer Speciality Ins Co	DE	364,325	0.05%
10725	Liberty Surplus Ins Corp	NH	5,884,814	0.86%	28053	Rockhill Ins Co	AZ	239,393	0.04%
11177	First Financial Ins Co	IL	5,570,366	0.81%	17159	Usf Ins Co	PA	215,619	0.03%
37532	Great American E&S Ins Co	DE	5,475,185	0.80%	21334	Empire Ind Ins Co	OK	182,151	0.03%
10851	Everest Ind Ins Co	DE	5,049,599	0.74%	34991	Genesis Ind Ins Co	ND	104,352	0.02%
10932	Starr Excess Liability Ins Co Ltd	DE	4,966,598	0.73%	39640	Firemans Fund Ins Co Of OH	OH	61,065	0.01%
39608	Nutmeg Ins Co	CT	4,652,580	0.68%	20559	General Security Ind Co of AZ	AZ	51,440	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: SURPLUS LINES**

		Domicile	Premium	Market Share			Domicile	Premium	Market Share
NAIC #	Company Name		Written in MA as of 12/31/2006	in MA as of 12/31/2006	NAIC #	Company Name		Written in MA as of 12/31/2006	in MA as of 12/31/2006
10729	Seneca Specialty Ins Co	AZ	36,595	0.01%					
40428	Voyager Ind Ins Co	GA	5,680	0.00%					
10213	Discover Specialty Ins Co	IL	3,799	0.00%					
10946	Arch Excess & Surplus Ins Co	NE	1,483	0.00%					
20087	National Ind Co	NE	-4,009	0.00%					
42811	Gulf Underwriters Ins Co	CT	-34,803	-0.01%					
19607	XL Select	OK	-3,476,878	-0.51%					
			683,819,891	100.00%					

**MASSACHUSETTS  
2006 DIRECT WRITTEN PREMIUM**

Line of Business:  
**TITLE INSURANCE**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2006**  
**Line of Business: TITLE**

NAIC #	Company Name	Domicile	Premium Written in MA as	Market Share in MA as
			of 12/31/2006	of 12/31/2006
50814	First American Title Ins Co	CA	115,332,487	41.08%
50520	Old Republic Natl Title Ins Co	MN	27,167,518	9.68%
50229	Chicago Title Ins Co	MO	25,525,621	9.09%
51586	Fidelity Natl Title Ins Co	CA	25,106,407	8.94%
50083	Commonwealth Land Title Ins Co	NE	24,665,019	8.78%
50121	Stewart Title Guaranty Co	TX	23,041,904	8.21%
50024	Lawyers Title Ins Corp	NE	21,887,722	7.80%
51268	Connecticut Attorneys Title Ins Co	CT	9,251,188	3.29%
50067	Ticor Title Ins Co	CA	2,837,042	1.01%
51624	United General Title Ins Co	CO	2,705,226	0.96%
51535	Ticor Title Ins Co of FL	FL	1,177,454	0.42%
12234	Equity National Title Ins Co	MA	873,077	0.31%
50012	Transnation Title Ins Co	NE	564,520	0.20%
50636	Censtar Title Ins Co	TX	539,766	0.19%
51020	National Title Ins Of NY Inc	NY	93,129	0.03%
50857	Security Union Title Ins Co	CA	840	0.00%
50020	Dakota Homestead Title Ins Co	SD	540	0.00%
			280,769,460	100.00%

# **MASSACHUSETTS 2006 DIRECT WRITTEN PREMIUM**

Line of Business:

## **WORKERS' COMPENSATION**

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: WORKERS COMPENSATION**

NAIC #	Company Name	Domicile	Premium	Market	NAIC #	Company Name	Domicile	Premium	Market
			Written in MA as of 12/31/2006	Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Share in MA as of 12/31/2006
19380	American Home Assur Co	NY	139,584,249	12.45%	19356	Maryland Cas Co	MD	5,605,119	0.50%
33758	Associated Industries Of MA Mut Ins	MA	107,180,145	9.56%	20230	Central Mut Ins Co	OH	5,543,213	0.49%
19429	Insurance Co Of The State Of PA	PA	64,708,133	5.77%	13374	Arrow Mut Liability Ins Co	MA	5,508,871	0.49%
23809	Granite State Ins Co	PA	56,144,467	5.01%	15059	Public Service Mut Ins Co	NY	5,505,900	0.49%
25674	Travelers Property Cas Co Of Amer	CT	47,757,965	4.26%	24988	Sentry Ins A Mut Co	WI	5,238,650	0.47%
19410	Commerce & Industry Ins Co	NY	44,535,569	3.97%	14788	NGM Ins Co	FL	4,753,545	0.42%
23035	Liberty Mut Fire Ins Co	WI	41,636,817	3.71%	42390	Amguard Ins Co	PA	4,715,304	0.42%
29459	Twin City Fire Ins Co Co	IN	40,892,610	3.65%	21458	Employers Ins of Wausau	WI	4,616,003	0.41%
42404	Liberty Ins Corp	IL	37,696,344	3.36%	21261	Electric Ins Co	MA	4,383,769	0.39%
44326	Atlantic Charter Ins Co	MA	32,802,553	2.93%	20478	National Fire Ins Co Of Hartford	IL	3,891,277	0.35%
16535	Zurich American Ins Co	NY	26,823,044	2.39%	26042	Wausau Underwriters Ins Co	WI	3,850,961	0.34%
25658	Travelers Ind Co	CT	23,285,413	2.08%	21113	United States Fire Ins Co	DE	3,842,869	0.34%
30104	Hartford Underwriters Ins Co	CT	21,625,701	1.93%	24198	Peerless Ins Co	NH	3,768,492	0.34%
11104	Associated Employers Ins Co	MA	20,316,781	1.81%	10017	Arbella Ind Ins Co	MA	3,742,384	0.33%
31470	Norguard Ins Co	PA	20,098,905	1.79%	26182	Harleysville Worcester Ins Co	PA	3,545,977	0.32%
20443	Continental Cas Co	IL	16,493,225	1.47%	23965	Norfolk & Dedham Mut Fire Ins Co	MA	3,457,460	0.31%
40142	American Zurich Ins Co	IL	15,546,476	1.39%	31325	Acadia Ins Co	ME	3,452,222	0.31%
29424	Hartford Cas Ins Co	IN	14,181,342	1.27%	26069	Wausau Business Ins Co	WI	3,414,679	0.30%
20281	Federal Ins Co	IN	14,060,272	1.25%	22357	Hartford Accid & Ind Co	CT	3,286,273	0.29%
25682	Travelers Ind Co Of CT	CT	13,838,264	1.23%	20648	Employers Fire Ins Co	MA	2,942,395	0.26%
22667	Ace American Ins Co	PA	11,446,160	1.02%	20222	All Amer Ins Co	OH	2,838,260	0.25%
37478	Hartford Ins Co Of The Midwest	IN	11,436,015	1.02%	11150	Arch Ins Co	MO	2,620,762	0.23%
19682	Hartford Fire In Co	CT	11,097,374	0.99%	12831	State Natl Ins Co Inc	TX	2,448,497	0.22%
23841	New Hampshire Ins Co	PA	10,332,750	0.92%	33588	First Liberty Ins Corp	IA	2,423,586	0.22%
21784	Firemens Ins Co Of Washington DC	DE	10,090,091	0.90%	29939	Main St Amer Assur Co	FL	2,416,678	0.22%
10664	Endeavour Ins Co	MA	10,065,397	0.90%	25666	Travelers Ind Co Of Amer	CT	2,326,529	0.21%
19038	Travelers Cas & Surety Co	CT	9,743,726	0.87%	24767	St Paul Fire & Marine Ins Co	MN	2,319,188	0.21%
41360	Arbella Protection Ins Co	MA	9,683,153	0.86%	25984	Graphic Arts Mut Ins Co	NY	2,195,099	0.20%
20494	Transportation Ins Co	IL	9,341,751	0.83%	40177	Paramount Ins Co	NY	2,187,877	0.20%
23817	Illinois Natl Ins Co	IL	7,981,674	0.71%	13935	Federated Mut Ins Co	MN	2,105,779	0.19%
22292	Hanover Ins Co	NH	6,860,810	0.61%	20621	OneBeacon America Ins Co	MA	2,082,757	0.19%
20508	Valley Forge Ins Co	PA	6,665,033	0.59%	39357	Metlife Ins Co of CT	CT	2,040,814	0.18%
11984	Independence Cas Ins Co	MA	6,517,304	0.58%	14702	Eastguard Ins Co	PA	1,912,307	0.17%
13803	Farm Family Cas Ins Co	NY	6,453,181	0.58%	42376	Technology Ins Co Inc	NH	1,857,994	0.17%
43575	Indemnity Ins Co Of North Amer	PA	6,437,459	0.57%	24147	Old Republic Ins Co	PA	1,820,655	0.16%
23043	Liberty Mut Ins Co	MA	6,382,005	0.57%	21105	North River Ins Co	NJ	1,814,468	0.16%
18023	Star Ins Co	MI	6,334,335	0.57%	25976	Utica Mut Ins Co	NY	1,743,783	0.16%
16551	Savers Prop & Cas Ins Co	MO	6,229,089	0.56%	40827	Virginia Surety Co Inc	IL	1,712,234	0.15%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: WORKERS COMPENSATION**

NAIC #	Company Name	Domicile	Premium	Market	NAIC #	Company Name	Domicile	Premium	Market
			Written in MA as of 12/31/2006	Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Share in MA as of 12/31/2006
12262	Pennsylvania Manufacturers Asn Ins C	PA	1,621,916	0.14%	13714	Pharmacists Mut Ins Co	IA	504,248	0.04%
20397	Vigilant Ins Co	NY	1,600,801	0.14%	21873	Firemans Fund Ins Co	CA	500,107	0.04%
21857	American Ins Co	NE	1,547,916	0.14%	23442	Patriot General Ins Co	WI	486,656	0.04%
25623	Phoenix Ins Co	CT	1,497,527	0.13%	35696	Harleysville Preferred Ins Co	PA	473,589	0.04%
20699	Ace Prop & Cas Ins Co	PA	1,488,730	0.13%	12777	Chubb Ind Ins Co	NY	430,581	0.04%
20346	Pacific Ind Co	WI	1,449,210	0.13%	41181	Universal Underwriters Ins Co	KS	371,846	0.03%
20427	American Cas Co Of Reading PA	PA	1,407,369	0.13%	22136	Great American Ins Co of NY	NY	337,086	0.03%
25615	Charter Oak Fire Ins Co	CT	1,388,679	0.12%	12475	Republic-Franklin Ins Co	OH	335,164	0.03%
24074	Ohio Cas Ins Co	OH	1,379,242	0.12%	23434	Middlesex Ins Co	WI	333,379	0.03%
37885	XL Specialty Ins Co	DE	1,371,932	0.12%	32620	National Interstate Ins Co	OH	319,617	0.03%
37257	Praetorian Ins Co	IL	1,356,361	0.12%	14982	Penn Millers Ins Co	PA	286,437	0.03%
21970	OneBeacon Ins Co	PA	1,350,699	0.12%	25887	US Fidelity & Guaranty Co	MD	285,089	0.03%
20303	Great Northern Ins Co	MN	1,333,827	0.12%	20486	Transcontinental Ins Co	NY	284,880	0.03%
24414	General Cas Co Of WI	WI	1,329,747	0.12%	24775	St Paul Guardian Ins Co	MN	266,264	0.02%
13706	Dorchester Mut Ins Co	MA	1,325,777	0.12%	26425	Wausau General Ins Co	WI	249,095	0.02%
20532	Clarendon Natl Ins Co	NJ	1,293,154	0.12%	23337	Merchants Ins Co Of NH Inc	NH	234,591	0.02%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,276,887	0.11%	22306	Massachusetts Bay Ins Co	NH	230,299	0.02%
13978	Florists Mut Ins Co	IL	1,243,677	0.11%	19720	American Alt Ins Corp	DE	224,211	0.02%
21180	Sentry Select Ins Co	WI	1,187,804	0.11%	11126	Sompo Japan Ins Co of Amer	NY	216,775	0.02%
24171	Netherlands Ins Co The	NH	1,154,608	0.10%	19690	American Economy Ins Co	IN	210,877	0.02%
26247	American Guarantee & Liability Ins	NY	1,153,157	0.10%	10120	Everest Natl Ins Co	DE	207,507	0.02%
19801	Argonaut Ins Co	IL	1,122,761	0.10%	21415	Employers Mut Cas Co	IA	206,410	0.02%
24791	St Paul Mercury Ins Co	MN	1,122,361	0.10%	19399	AIU Ins Co	NY	204,233	0.02%
19704	American States Ins Co	IN	1,026,686	0.09%	13943	Fitchburg Mut Ins Co	MA	204,165	0.02%
11030	Memic Ind Co	NH	970,474	0.09%	10677	Cincinnati Ins Co	OH	201,276	0.02%
21172	Vanliner Ins Co	MO	930,999	0.08%	31534	Citizens Ins Co Of Amer	MI	192,574	0.02%
24899	Alea North America Ins Co	NY	865,388	0.08%	23108	Lumbermens Underwriting Alliance	MO	172,860	0.02%
25224	Great Divide Ins Co	ND	831,638	0.07%	10205	Mountain Valley Ind Co	NH	163,587	0.01%
20362	Mitsui Sumitomo Ins Co of Amer	NY	818,891	0.07%	20702	Ace Fire Underwriters Ins Co	PA	156,628	0.01%
23329	Merchants Mut Ins Co	NY	720,916	0.06%	36463	Discover Prop & Cas Ins Co	IL	153,117	0.01%
27154	Atlantic Specialty Ins Co	NY	705,829	0.06%	12416	Protective Ins Co	IN	133,445	0.01%
28886	Transguard Ins Co Of Amer Inc	IL	700,027	0.06%	23612	Midwest Employers Cas Co	DE	131,941	0.01%
32220	American Intl Ins Co	NY	692,358	0.06%	37893	Ulico Cas Co	DE	130,084	0.01%
11045	Excelsior Ins Co	NH	690,372	0.06%	21865	Associated Ind Corp	CA	127,873	0.01%
18767	Church Mut Ins Co	WI	657,554	0.06%	23396	Amerisure Mut Ins Co	MI	118,652	0.01%
15105	Safety Natl Cas Corp	MO	587,219	0.05%	34207	Westport Ins Corp	MO	118,139	0.01%
39306	Fidelity & Deposit Co Of MD	MD	555,857	0.05%	19372	Northern Ins Co Of NY	NY	104,676	0.01%
33600	LM Ins Corp	IA	510,034	0.05%	22187	Greater NY Mut Ins Co	NY	102,718	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: WORKERS COMPENSATION**

NAIC #	Company Name	Domicile	Premium	Market	NAIC #	Company Name	Domicile	Premium	Market
			Written in MA as of 12/31/2006	Share in MA as of 12/31/2006				Written in MA as of 12/31/2006	Share in MA as of 12/31/2006
26832	Great American Alliance Ins Co	OH	94,738	0.01%	32271	Dallas National Ins Co	TX	757	0.00%
35386	Fidelity & Guaranty Ins Co	IA	91,233	0.01%	21318	Coregis Ins Co	IN	(125)	0.00%
13269	Zenith Ins Co	CA	88,757	0.01%	24325	York Ins Co	RI	(151)	0.00%
22322	Greenwich Ins Co	DE	88,212	0.01%	21962	Pennsylvania General Ins Co	PA	(250)	0.00%
11371	Great West Cas Co	NE	79,961	0.01%	24295	Providence Washington Ins Co	RI	(325)	0.00%
19305	Assurance Co Of Amer	NY	78,067	0.01%	19321	Maine Bonding & Cas Co	ME	(1,282)	0.00%
24066	American Fire & Cas Co	OH	69,324	0.01%	29874	North American Specialty Ins Co	NH	(3,913)	0.00%
39926	Selective Ins Co Of The Southeast	NC	67,001	0.01%	18279	Bankers Standard Ins Co	PA	(9,368)	0.00%
39845	Employers Reins Corp	MO	61,781	0.01%	19984	ACIG Ins Co	IL	(16,313)	0.00%
18333	Peerless Ind Ins Co	IL	58,841	0.01%	24902	Security Ins Co Of Hartford	DE	(23,973)	0.00%
15032	Guideone Mut Ins Co	IA	56,666	0.01%	22713	Insurance Co Of North Amer	PA	(39,615)	0.00%
22977	Lumbermens Mut Cas Co	IL	54,545	0.00%	34100	Masswest Ins Co Inc	WI	(51,129)	0.00%
12866	T.H.E. Ins Co	LA	51,583	0.00%	22748	Pacific Employers Ins Co	PA	(52,952)	0.00%
12297	Petroleum Cas Co	TX	46,734	0.00%	21881	National Surety Corp	IL	(61,351)	-0.01%
25143	State Farm Fire And Cas Co	IL	45,291	0.00%	44784	Fairfield Ins Co	CT	(67,184)	-0.01%
24449	Regent Ins Co	WI	40,702	0.00%	31895	American Interstate Ins Co	LA	(71,898)	-0.01%
10166	Accident Fund Ins Co of Amer	MI	40,353	0.00%	24678	Royal Ind Co	DE	(178,355)	-0.02%
30562	American Manufacturers Mut Ins Co	IL	38,487	0.00%	22918	American Motorists Ins Co	IL	(190,605)	-0.02%
41238	Trans Pacific Ins Co	NY	37,794	0.00%	19070	Standard Fire Ins Co	CT	(199,660)	-0.02%
19402	Birmingham Fire Ins Co Of PA	PA	32,584	0.00%	19895	Atlantic Mut Ins Co	NY	(210,937)	-0.02%
25879	Fidelity & Guaranty Ins Underwriters	WI	32,268	0.00%	19445	National Union Fire Ins Co Of Pitts	PA	(7,211,088)	-0.64%
16691	Great American Ins Co	OH	29,747	0.00%					
19909	Centennial Ins Co	NY	20,966	0.00%					1,120,989,169 100%
24082	Ohio Security Ins Co	OH	19,639	0.00%					
11123	Safety First Ins Co	IL	19,623	0.00%					
21849	American Automobile Ins Co	MO	17,385	0.00%					
26433	Harco Natl Ins Co	IL	17,354	0.00%					
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	14,380	0.00%					
44393	West American Ins Co	IN	13,026	0.00%					
35289	Continental Ins Co	PA	12,317	0.00%					
19828	Argonaut-Midwest Ins Co	IL	12,212	0.00%					
26344	Great American Assur Co	OH	11,854	0.00%					
24732	General Ins Co Of Amer	WA	7,667	0.00%					
22195	Insurance Co Of Greater NY	NY	4,920	0.00%					
41769	Athena Assur Co	MN	1,953	0.00%					
13331	American Hardware Mut Ins Co	OH	1,765	0.00%					
19488	Amerisure Ins Co	MI	1,091	0.00%					
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	793	0.00%					